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Intimate Technologies for Development: Micro-Philanthropy, Crowdfunding Platforms, and NGO Fundraising in India

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Submitted for the Degree of Doctor of Philosophy
in International Development
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I hereby declare that this thesis has not been and will not be, submitted in whole or in part to another University for the award of any other degree.

Signature:

Friday 3 April, 2020

Executive Summary of Thesis

This thesis presents an account of my research on crowdfunding platforms and their non-governmental organization (NGO) partners in India. The current era of increasing reliance on technological advancement pressures the international development sector to innovate and digitize its programs and aid delivery. Crowdfunding platforms evolved in this technological climate to fill certain gaps between individuals and social projects. NGOs are compelled to diversify and innovate their fundraising strategies to keep up with industry standards and appeal to wider networks of individual donors. The primary research question addressed in this thesis is whether new fundraising models like crowdfunding are changing the overall landscape of development aid and NGO practice, particularly in India. I also investigate the emergent popularity of crowdfunding platforms and what this discloses about the relationship between Indian ‘micro-philanthropists’ and local NGOs. I have comprised this thesis of nine chapters segmented into three broader sections: Section I – Premise, Section II – Platforms, and Section III – Peer-to-Peer Fundraising.

Section I outlines the premise for my research, covering the methodology, Indian context, and theoretical framework. Through semi-structured interviews, I gathered data from 6 crowdfunding platforms and 25 NGOs, in addition to on-site observations and online analysis. I then introduce the Indian context for my research, as India is currently undergoing a dynamic period of technological, political, and social change. Section I concludes with the theoretical and conceptual framework for this thesis. I situate crowdfunding at the nexus of three major bodies of literature: philanthrocapitalism, ICT4D, and digital inequalities and affordances, as well as the sub-themes of brokerage, citizen aid, and social media.

Section II focuses primarily on ethnographic data gathered from 6 crowdfunding platforms. I discuss international crowdfunding practices for NGO fundraising, focusing on interviews with US-based platform GlobalGiving and their sister organization GlobalGiving UK. I explore how crowdfunding differs from mainstream top-down aid practices, and what role it aims to play in NGO fundraising. I then introduce the 4 Indian platforms I researched - Impact Guru, Ketto, LetzChange, and Small Change – and analyze key differences between the Indian and international crowdfunding platforms. I discuss how platforms appeal to NGOs and seek to distinguish themselves from each other. This Section concludes with data collected from NGOs operating in India, the majority of which use the crowdfunding platforms I researched.

Section III focuses on the intimate and interpersonal aspects of NGO crowdfunding in India. I first explore trust in the Indian giving sector by discussing historical practices of giving and the pervasive levels of distrust that mark the Indian NGO sector. I detail how crowdfunding platforms help local NGOs rebrand themselves through marketing that harnesses the ‘technological intimacies’ of their existing social capital and interpersonal connections through social media and digital communications practices. At the center of my analysis lies an exploration of the nature of digital divides and inequalities, examining peer-to-peer (P2P) fundraising models and exploring how Indian crowdfunding platforms aim to blend existing intimate social bonds with the leverage of new technologies like social media and WhatsApp. I conclude the thesis by discussing whether crowdfunding platforms have created anything truly ‘new’ or if they have simply evolved existing practices into digital spaces.

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Not everyone is fortunate enough to have a veritable army of people supporting them through the grueling process of completing a doctorate— but as I am one of the lucky few, I take this opportunity to voice my gratitude.

Doing research about a field I not only care about deeply, but that I've worked in myself has been one of the most challenging and rewarding experiences of my life. This project has always been, at its core, an endeavor to support local NGOs in their fundraising efforts and highlight their struggles, their experiences, and their stories. I hope I have achieved that.

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Introduction

Whether or not we are consciously aware of them, it seems difficult to avoid online crowdfunding campaigns these days. Between colleagues asking for donations when running a marathon, friends raising money for a sick relative, or a Facebook acquaintance running a birthday fundraiser, digital crowdfunding is everywhere. While most individuals donate to these campaigns thinking about supporting people they know or the individual causes being advocated, few likely consider of the digital platforms that host the fundraisers. For many years now, I have been intrigued by crowdfunding platforms— their use of digital spaces to promote causes, their penchant for blending for-profit and non-profit models, and their effective use of new media and technologies to bridge gaps between donors and recipients. While platforms for individual fundraisers like Kickstarter, JustGiving, and GoFundMe have become household names, crowdfunding sites such as American organization GlobalGiving and Indian platform LetzChange— which exclusively partner with non-governmental organizations (NGOs)— have also been on the rise.

This thesis focuses on the latter category of crowdfunding platforms, those who work primarily with NGOs to raise money for specific projects or programs. My interest in crowdfunding for NGOs began in early 2012, when I accepted an internship with the aforementioned GlobalGiving in Washington, DC. Having interned for several DC-based non-profits in the years prior, I understood first-hand the thankless, and oftentimes fruitless, task that is NGO fundraising. I was fascinated by GlobalGiving, a non-profit crowdfunding platform that was using a technology-based business model to help thousands of organizations around the world reshape their fundraising strategies. For several years, as I worked for GlobalGiving and one of their NGO partners overseas, I had an idealized, or perhaps overly-optimistic, view of crowdfunding. These platforms offered an exciting, connection-driven opportunity to fundraise from existing networks, rather than the detached, more sterile world of institutional grant-writing. While I explore my personal relationship with crowdfunding further in Chapter 1 on Research Methodology, it is worth noting here that my work with GlobalGiving and their partners developed my interest in researching this field further. This desire burgeoned further during my graduate

dissertation research in 2015, when I realized that very little, if any, academic research existed on crowdfunding platforms that work exclusively with NGOs. This thesis, based on field research conducted primarily in India, aims to analyze the role of crowdfunding platforms in NGO fundraising— why they use crowdfunding, how fruitful it has been, and how different it really is from other, more traditional forms of fundraising.

By situating my research at a nexus of several existing bodies of research, including those on information and communications technologies for development (ICT4D) and philanthrocapitalism, I provide a nuanced understanding of how 6 crowdfunding platforms use existing realities of digital development, social capital, and citizen aid to promote online fundraising to their NGO partners. Through data collected from 25 NGOs operating in India, I further examine the funding realities of local organizations that use crowdfunding to determine what effects these new digital models are having on their overall financial situation. This includes their current fundraising strategy, access to technological tools and services, how NGOs engage with crowdfunding platforms, the inequalities—both digital and physical—that exist in NGO spaces, and what types of institutional fundraising knowledge existed among these 25 organizations. In addition to shedding light on these issues, I discuss the broader context of what I have termed ‘intimate technologies’— digital services like crowdfunding platforms that leverage the connections between individuals. In the case of crowdfunding, close interpersonal connections are drawn upon in the name of altruism, and these human relationships remain the core driver of operations despite the numerous layers of digital mediation. Between the ever-present nature of crowdfunding campaigns, my own work with an international platform, and my fascination with the innate intimacy of these modern technological tools, I believe that this research is essential to our wider understanding of NGO fundraising globally.

0.1: Rationale for Research

Researching crowdfunding platforms held an enormous appeal for both personal and academic reasons. As will be discussed further in Chapter 1, my professional work as an NGO fundraiser and for crowdfunding platform GlobalGiving demonstrated that crowdfunding is,

in many ways, a tempting and noteworthy way for NGOs to move away from heavy dependence on grants and traditional aid. In terms of academic rationale for this project, while there is a limited, but growing, body of very interesting scholarly research on digital fundraising platforms (Light and Briggs, 2017; Schwittay, 2014; Black, 2013), little research exists on the role of crowdfunding platforms specifically in NGO fundraising.

Furthermore, to my knowledge no other academic studies or research on crowdfunding for NGOs in India currently exists. As such, this thesis adds to the broader literature on the role of crowdfunding platforms in international development practice, while creating the foundation for what I hope becomes a large and varied body of work on crowdfunding platforms in India. Over the course of my research, the truly interdisciplinary nature of a study on crowdfunding became clear to me. I encountered themes and literature not only from the field of international development, which in itself is enormously interdisciplinary—but also anthropology and sociology when studying the origins of Indian philanthropy and giving practices. Furthermore, I engaged with research on informatics and psychology when investigating how individuals interact with digital spaces like platforms and social media that aim to mimic interpersonal relations. I also involved work from the fields of business and economics when looking into how platforms run their operations. By researching such a wide-ranging topic and writing this thesis, I contribute to each of these disciplines, and demonstrate how social and technical sciences are deeply entwined when creating and implementing intimate technologies like crowdfunding platforms. And perhaps most importantly, this research on NGOs and crowdfunding in India serves as a useful tool for the organizations and platforms themselves. As a former NGO fundraiser, I know how frustrating and isolating the process can be. With this thesis, local NGO and platform staff in India and more globally can read about the experiences, challenges, and practices of their peers, and discover the wide-reaching commonalities. Moreover, my research unpacks and exposes the ways that systemic inequalities within and between organizations reproduce themselves regardless of fundraising method. NGOs and platforms alike can use my findings to aid their own fundraising strategies and learn from the experiences compiled in this thesis.

0.2: Research Questions

The questions that guided my research and shaped this thesis are as follows:

- 1) How do new fundraising models like crowdfunding change the overall landscape of development aid and NGO practice in India?
 - What new affordances are allowed by crowdfunding platforms (that were perhaps lacking in other forms of aid practice)?
 - How do NGOs use new technologies, digital marketing techniques, and oversight? What forms of exclusion and inequality do they face?
- 2) What effects do crowdfunding platforms have on the funding of local organizations?
 - How do crowdfunding models shape NGO priorities, operations, organizational capacity and project implementation?
 - How have these models affected NGOs in respect to factors like accountability, transparency, program flexibility, and ownership?
 - Are these funding streams creating more sustainable ways to support local projects?
- 3) What does the emergent popularity of crowdfunding platforms disclose about the relationship between Indian 'micro-philanthropists' and local NGOs?
 - What motivates these everyday citizens to give to charitable causes? What forms of giving are practiced by Indian donors?
 - Why are peer-to-peer (P2P) models of giving so successful in the Indian context?
 - What role do the intimate technologies of crowdfunding, social media, and WhatsApp play in these models?

0.3: Overview of Thesis

I have comprised my thesis of nine chapters which are segmented into three broader sections: Section I – Premise, Section II – Platforms, and Section III – Peer-to-Peer. I outline below the broader arc of this thesis and present a brief overview of the chapters in each Section.

Section I: Premise

Section I outlines the premise for my research, covering the methodology, Indian context, and theoretical framework. In Chapter 1, I open with a discussion of the methodological choices I made for this project. I detail why semi-structured interviews were my preferred method of gathering data from the 6 crowdfunding platforms and 25 NGOs that participated in my study, in addition to on-site observation and online analysis. I also use this chapter to explain my own positionality in carrying out this project and the ethical considerations I mitigated before, during, and after my period of fieldwork. Chapter 2 tackles the Indian context in which my research took place. India is currently undergoing a dynamic period of technological, political, and social change that set a unique backdrop for my study of crowdfunding platforms, NGOs, and individual giving. In this chapter I outline the history of funding in the Indian NGO sector, and the various legal frameworks involved in NGO practice. I go on to discuss India's technological boom over the last two decades, and how these advances pertained directly to my research. Section I concludes with Chapter 3, where I explore the theoretical and conceptual framework for this thesis. I situate crowdfunding at the nexus of three major bodies of literature: philanthrocapitalism, ICT4D, and digital inequalities and affordances. In discussing this existing literature, and the literature on crowdfunding platforms specifically, I also weave in prominent conceptual sub-themes of brokerage, citizen aid, and social media.

Section II: Platforms

In Section II, I focus primarily on ethnographic data I gathered from the 6 crowdfunding platforms that participated in my research. I open Section II with Chapter 4, where I discuss international crowdfunding practices for NGO fundraising, focusing on interviews with US-

based platform GlobalGiving and their sister organization GlobalGiving UK. In this chapter I explore how crowdfunding differs from traditional top-down aid practices, and what role crowdfunding platforms believe they play in NGO fundraising. I also begin to analyze the role of marketing and branding in crowdfunding, a theme that will be recurring throughout the thesis. Chapter 5 concentrates on the 4 Indian platforms I researched: Impact Guru, Ketto, LetzChange, and Small Change. I begin this chapter with a discussion of the key differences I noted between Indian and international crowdfunding platforms. I then go on to analyze how these platforms appeal to NGOs and how they distinguish themselves from each other in the process. I conclude this Section with Chapter 6, an examination of data collected from 25 NGOs that operate in India, the majority of which use one of the crowdfunding platforms discussed in Chapters 4 and 5. This chapter starts with an exploration of why NGOs choose to pursue crowdfunding, in their own words. I also discuss whether NGO location or size result in differing levels of success with crowdfunding from individual donors.

Section III: Peer-to-Peer Fundraising

Section III: Peer-to-Peer Fundraising presents the final block of chapters in this thesis, which focus on the intimate and interpersonal aspects of NGO crowdfunding in India. I open this Section with Chapter 7, which explores trust in the Indian giving sector. Here I discuss historical giving practices in the Indian context, followed by an analysis of the pervasive levels of distrust in the Indian NGO sector. I then go on to detail how crowdfunding platforms are attempting to help local NGOs rebrand themselves through marketing practices that harness existing levels of social capital and intimate interpersonal connections. Chapter 8 moves this discussion into technological intimacies, focusing on social media and digital communications practices that are encouraged by platforms for higher success in crowdfunding. This chapter further explores issues around digital divides and inequalities, and whether or not certain causes are more appealing for crowdfunding campaigns. I conclude this Section with Chapter 9, where I examine peer-to-peer (P2P) fundraising models and how Indian crowdfunding platforms aim to blend existing intimate social bonds and leverage them with new technological services like social media and WhatsApp. This chapter leads into my concluding remarks, where I discuss whether crowdfunding platforms

have created anything truly 'new' or if they have simply evolved existing practices into digital spaces.

SECTION I

Premise

Chapter 1: Research Methodology

As mentioned in the Introduction, the overall objective of my research has been to determine what effects online crowdfunding models have on local NGO fundraising, particularly in India. It immediately became clear that I would need to conduct a period of multi-sited mixed methods fieldwork. From July 2017 through August 2018, I carried out field research with organizations in Washington, DC, London, Delhi, Kolkata, Bengaluru, and Mumbai. When designing this project, I took into consideration the rapidly changing nature of crowdfunding in digital spaces. As with many other technological ‘start-up’ companies, new platforms for online fundraising have been appearing in India and globally on a regular basis. Even in the 18 months since my fieldwork, the crowdfunding scene in India has changed and adapted. My aim with this thesis is to present a snapshot of Indian platforms and local NGOs during the research period from 2017-2018.

Throughout this chapter, I will explain my methodological choices and why I decided on this particular mixed methods approach of semi-structured interviews, elite interviews, on-site observation, and online analysis. I then discuss how I synthesized my findings during and post-fieldwork, and the challenges that occurred during the research process. Subsequently, I’ll detail any ethical concerns and my own positionality in this research, given my background working in crowdfunding and local NGO fundraising. I will conclude this chapter with an explanation of how I gained access to my participants and provide a brief timeline of my field research.

1.1: Research Methodology

During a 14-month period between July 2017 and August 2018, I conducted mixed methods qualitative fieldwork with 31 organizations. 6 of these organizations were crowdfunding platforms, with GlobalGiving and GlobalGiving UK based in Washington, DC and London respectively, and Impact Guru, Ketto, LetzChange, and Small Change based in India. I include the names of these platforms here with permission from their staff members who participated in my research. Given the depth in which I discuss these organizations

throughout this thesis, and the public nature of their online platforms, we collectively concluded that readers with insider knowledge of the global and Indian crowdfunding industries would find it easy to identify the platforms by description and imagery alone. In addition to the 6 platforms, I also interviewed staff at 25 NGOs operating in India, with the majority of these organizations based in either Delhi, Kolkata, Bengaluru, or Mumbai. These NGOs ranged widely in capacity, budget, and focus-area. This diversity was a conscious choice on my part, as I endeavored to explore whether NGO size or focus had any impact on how successful they were in crowdfunding from individual donors. Below I detail the four particular types of qualitative research I employed during my fieldwork period.

Semi-Structured 'Elite' Interviews

Given that my research questions revolve around the effects of crowdfunding models on local NGOs and their fundraising practices, the majority of my fieldwork involved semi-structured 'elite' research interviews¹ conducted in English. I mention elite in quotations, as in many cases elite interviews involve particularly high-profile individuals in business, society, and politics (Harvey, 2011). I have interpreted elite in accordance with Yonatan Morse's definition, which denotes that elite "...does not necessarily connote socio-economic class, but rather elevated decision-making authority within any formal or informal organization such as an NGO... (2019: 278). This definition suits my purposes as I was exclusively speaking with senior staff members at the organizations I researched. This includes executives, directors, and managers in various departments, rendering them 'elite' within the parameters of the NGO rather than society as a whole. In total, I spoke with 61 individual participants across the 31 organizations I researched. The majority of these interviews were conducted in-person, usually in the offices of the NGO in question, or alternatively in a public space like a local café or restaurant. On 5 occasions, due to travel restrictions on my part and those of the interviewees, the conversation happened by phone.

¹ The templates for my interview questions, participant consent form, and ethical clearance approval can be found in the Appendices of this thesis.

Regarding the format of the interviews, I spent time in May and June 2017 designing a semi-structured interview template that was approved by my supervisors and the University of Sussex Ethics Board. Although I acknowledged that no two interviews would be exactly alike in practice, nor did I want them to be, I created the template so that certain key issues pertaining to my research questions could be addressed in each interview. As a normal course of action, I didn't provide the template to any of my participants beforehand in order to ensure the most spontaneous responses during the interview. Prior to each interview, I would request that the participants sign a consent form, also approved by the University of Sussex Ethics Board, to ensure they understood exactly how the interview data would be used. So that I could transcribe the interviews afterwards, I also recorded audio files with the participants' permission. More information on storage of these files can be found in the ethics section later in this chapter. All of my Indian participants had at least a professional level of proficiency in English, so there was no need to translate any of these documents into a local language.

As mentioned earlier, the organizations I researched varied in location, size, and focus- area. Regarding location, the crowdfunding platforms were located in Washington, DC (GlobalGiving), London (GlobalGiving UK), Delhi (LetzChange), Bengaluru (Small Change), and Mumbai (Impact Guru and Ketto). While GlobalGiving UK is a subsidiary of GlobalGiving, they are located in different countries, have separate charity registrations, and their day-to-day practices and partnerships vary slightly, so for the purposes of my project I researched them as two separate entities. For the local Indian NGOs, 9 operate in Delhi, 5 in Kolkata, 6 in Bengaluru and 5 in Mumbai. During my fieldwork I was primarily based in Delhi, but conducted week-long visits to Kolkata, Bengaluru, and Mumbai to carry out the interviews and on-site visits, which will be discussed in the following section. Regarding the size of the local NGOs, I aimed for even numbers of small, medium, and large-sized organizations. For the purposes of this research, I categorize small organizations as those operating on a budget of less than \$100,000 USD annually, medium-sized organizations as those with an annual budget of \$100,000 – \$999,999 USD, and large organizations as those operating with over \$1 million per year. The distribution was fairly even with 8 small organizations, 9 medium-sized organizations, and 8 large organizations participating in my research.

On-Site Observations

Additionally, I conducted short on-site observations at 20 out of 31 of the organizations researched. In these instances, I was invited to come to the organization's office for the interview with their staff, at which point they would give me a tour of their facilities. As such, I observed the atmosphere in these various offices, noted their staff demographics, and in a few cases even briefly visited their project sites if they were nearby. The 10 organizations where I was not able to carry out an on-site observation included the 5 NGOs I interviewed over phone or Skype, and 5 others whose staff members I met in cafés or restaurants. In the cases of platforms GlobalGiving, GlobalGiving UK, and LetzChange, I was able to carry out much longer on-site observations and a series of interviews with many different staff members. This was due to the extended period of time I was able to spend at these organizations given their location and availability of staff.

Multimodal Digital Analysis

Particularly with regard to the 6 crowdfunding platforms and the 22 local NGOs that use crowdfunding, I conducted multimodal digital observation through visual and content analysis of their websites and crowdfunding pages since these platforms are entirely online. When discussing the benefits of multi-modal approaches for digital technologies, Jewitt writes, "A multi-modal approach can be used to create an inventory of the meaning potentials available to people when using a technology in a particular context" (2013: 256). For the purposes of crowdfunding platforms, the context in which certain technologies were used is to create interfaces that compel altruistic reactions from users. In addition to the platforms, I also digitally analyzed the social media accounts of the organizations to determine how effectively they were able to use each of these different interfaces.

During periods of digital research, I focused on how organizations presented themselves online, particularly in regard to marketing and online branding. By sifting through this digital content, including social media posts, email campaigns, individual websites, and organizational crowdfunding pages, I gained much insight into not only how successfully NGOs were able to crowdfund but also how much time and human resources each

organization was able to dedicate to digital fundraising and communications efforts. As will be discussed throughout Sections II and III, I combined the data from this multimodal online research with the information gathered in the semi-structured interviews to compile a more complete understanding of the fundraising strategies of the organizations in my study.

Small Focus Group

In addition to the three main methods of field research I detailed above, I also decided in the midst of my fieldwork period to design and run a small 5-person focus group on the LetzChange platform. As I will detail further in Chapter 7, during this focus group I provided 500 Rupees (Rs) to each of the 5 participants and asked them to make a donation to a project on LetzChange, while verbally explaining their decision-making process and their overall thoughts on the platform interface. My participants were all educated young professionals, a noted target demographic for crowdfunding platforms due to their implied ability to use digital services competently and have some amount of disposal income for donations. This focus group was very limited in both size and scope considering it was not originally intended as part of my research, however it became necessary after I learned that most Indian platforms, due to time and budgetary constraints, had not conducted much user research at the time. I was particularly prompted to run this mini-focus group upon hearing that LetzChange, a platform with a very unusual interface that will be discussed in Sections II and III, had not conducted any user experience (UX) focus groups themselves since launching their platform 6 years ago. I believed that understanding how potential donors go about interacting with the platform and how they choose to donate to a certain project over others was an important and insightful aspect of researching crowdfunding for NGOs.

Data Analysis and Limitations

I conducted various methods of data-analysis during and after my fieldwork period in advance of writing this thesis. Audio recordings from each of the semi-structured interviews and the small focus group were transcribed and kept in password protected files. During fieldwork, I created monthly progress reports for my supervisors, where I used these transcripts to provide overviews of findings. The emerging themes from these reports served me well after I returned from fieldwork and began designing the chapter outline for this

thesis. Furthermore, I use quotes and stories from transcriptions throughout Sections II and III in order to illustrate and strengthen ideas and add increased validity to my findings. As there were many questions I asked of all participants, I further used the transcripts to compile statistics and analyze common trends in my data set. The online research was similarly used to strengthen my findings and verify information that was told to me during interviews and on-site visits. When participants discussed their project pages, social media accounts, or platforms, I would often visit those interfaces after the interview to gain digital perspectives on what the participants had told me verbally. I also was able to use digital observation to make assessments of how successfully an NGO was utilizing a digital fundraising platform on strategy, as will be discussed in Chapters 6 and 8. Throughout this thesis, I include images and ‘screenshots’ of various platforms, social media accounts, and fundraising pages to demonstrate different aspects of my research.

While I was pleased with the willingness of my participants to be interviewed and observed, and can honestly say that my fieldwork overall was completed smoothly, there were some notable challenges and limitations within the process. One immediate challenge was the slow nature of the University of Sussex’s ethical approval process for field research. Very unfortunately, my application for ethical approval was hampered by several months of bureaucratic delays within the University’s Ethics Board, including reviewers on extended periods of leave and administrative sluggishness, which resulted in my fieldwork period being shortened by nearly 8 weeks despite my application being approved without issue. Given that my doctorate is self-funded— a financial limitation in and of itself—I needed to complete my fieldwork on a strict timetable and was not able to add on additional time in India despite this setback. This created for me a time-bound limitation of only having approximately 9 months in India to collect data; if I had more time I would likely have been able to broaden my research sample.

Perhaps one of the most challenging, though also interesting aspects of this research project is the rapidly changing nature of digital platforms. Digital companies and services are constantly updating, revamping, and evolving their technologies to become faster, more streamlined and increasingly user-friendly, as anyone using a smart phone will note given

the ever-present need to ‘update’ digital applications (apps). For example, the GlobalGiving website now looks completely different than it did in 2012 when I worked for them, with its current iteration reflecting extensive user and data research on performance, individual preferences, and usability. Similarly, Indian platforms despite being much younger than many international platforms are constantly adjusting the visual and digital interfaces of their websites. As I will note in Chapter 5, Ketto, one of the Indian platforms I researched, completely overhauled their website in early 2019, giving it a different look and general aesthetic. Changes in organizational structure are also volatile and common in digital companies and organizations, as evidenced by LetzChange being absorbed by larger Indian fundraising conglomerate Give India just weeks after I completed my fieldwork.

While these rapid changes in digital spaces were frustrating given the often slow nature of writing, analyzing, and producing academic work, these challenges do not invalidate my research questions or the data I collected. As mentioned earlier, the intent of this research was not to represent the fundraising challenges of all Indian NGOs or keep up with every nuance of the Indian crowdfunding scene. Rather, my aim is to demonstrate the patterns and commonalities that exist among fundraising strategies and the inequalities that continue to pervade through digital spaces. Furthermore, this research aims to reveal the nature of the relationships and power dynamics between crowdfunding platforms and their NGO partners. I further unravel the complicated connections NGO staff have with their supporters, and the way various forms of social capital are leveraged to gain donations.

1.2: Ethical Considerations and Positionality

As mentioned above, I conducted multi-sited field research for this thesis. Apart from three weeks spent interviewing staff at GlobalGiving and GlobalGiving UK, the majority of my research was based across 4 cities in India. I relocated to Delhi between September 2017 and June 2018, and traveled to the three other cities— Kolkata, Bengaluru, and Mumbai— for short periods of time. I decided on this extended period of embedded fieldwork because I knew my research would be strengthened by direct interaction with the local NGO community through on-site visits and in-person interviews. Through my physical presence,

I fostered ideal conditions for spontaneous answers during the semi-structured interviews. Furthermore, I used these on-site opportunities to observe the working environments of the NGOs, see their staff at work, and visually analyze the sorts of physical and digital resources at their disposal. Through this exposure to offices, personnel, and day-to-day interactions, I was able to gain more insight into their fundraising strategies and capacities.

During my fieldwork, I consistently adhered to the ethical research guidelines outlined by the Association of Social Anthropologists of the UK and the Commonwealth (ASA). In the interest of protecting my participants and honoring their trust, I introduced myself as a researcher and informed all of my participants of the aims of this research project. As the ASA details, my research aimed to “...endeavour to protect the physical, social, and psychological well-being of those with whom they conduct their study and to respect their rights, interest, sensitivities and privacy, other than in the exceptional of circumstances” (ASA, 2016: 1). As mentioned in the previous section, in order to best protect the 61 participants and the organizations they represent, I received written and oral consent to conduct the interviews, and use the information collected during observations in this thesis. After receiving ethical approval from the University of Sussex to conduct my research, I used the University’s template consent form² with my participants. In order to keep the most accurate records of participant interviews and limit the potential for personal bias, I voice-recorded each interview in addition to keeping notes, with the participant’s express permission. During each interview, I would inform the participant that I was turning the voice recorder on at the start of the conversation and also when I was turning it off at the end. As mentioned earlier, each of my participants spoke fluent English, so there were no language barriers during the questions or during any of the consenting processes.

Given my intimate knowledge of small and medium-sized NGOs, I was aware that adhering to participants’ rights to both confidentiality and anonymity during the research process was critical. As the ASA guidelines say, researchers “...should be sensitive to the possible consequences of their work and should endeavour to guard against particularly harmful

² A blank copy of this consent form can be found in the Appendices of this thesis.

effects” (ASA, 2016: 4). With my background in NGO fundraising, I have first-hand knowledge that many organizations working in a similar physical or topical areas are familiar with each other and aware of each other’s projects, donors, staffing, and funding situations. Furthermore, many NGOs often compete for the same grants or donors, as the traditional funding pool becomes smaller and more selective every year (Sundar, 2017). In order to guard the identities of the participants, this thesis keeps all individual names of participants completely confidential. Additionally, I also indicate senior staff titles interchangeably, usually referring to participants generically as ‘director’ or ‘manager’. This process limited the chances that any shared information about organizational finances, funding, or capacity could be traced back to the participating NGO.

The names of the 6 participating crowdfunding platforms have been included, with permission from staff. While none of these platforms voiced any concerns about being identified in my research, realistically speaking given the narrow field of crowdfunding organizations working with NGOs both internationally and in India, these platforms would have been easily identifiable even if anonymized. However, staff names and positions at each respective platform have been kept confidential. My overall objective was ensuring that no harm or repercussions came to any of my participants, the organizations, or their ability to attract donors. To ensure the security of the information collected, I stored all data, including audio files of interviews, on my password-protected laptop computer, in password-protected files, and on password-protected cloud storage. I carried my laptop with me during all travel, and refrained from using any airlines that did not allow large electronic devices in cabin hand-luggage.

As an overall rule, I conducted field research with constant cognizance of my own positionality. My interest in studying crowdfunding models and their impacts on local NGO fundraising stems from nearly 10 years of studying international aid and development, working for various NGOs that use crowdfunding platforms, and researching these models for my MSc in Development Studies dissertation at SOAS, University of London. Naturally, this decade of experience shaped my personal views on how crowdfunding fits into the greater discourse of international development, long before the start of this thesis. As

mentioned in the Introduction, I began working for GlobalGiving in January 2012, first as a marketing and communications intern before becoming a Field Representative. This latter position required me to visit, audit, and observe GlobalGiving partner organizations in Morocco, Spain, and France and determine how effectively they were utilizing their GlobalGiving disbursements. From October 2012 to May 2014, I served as Fundraising and Advocacy Coordinator at The Branch Foundation, a GlobalGiving partner organization in Chiang Mai, Thailand. While there, my primary objective was to improve the organization's fundraising success overall, particularly on GlobalGiving. Given my years spent as grassroots fundraiser, and my further experience researching crowdfunding in Thailand and Cambodia while at SOAS, I anticipated that certain levels of personal opinion and bias would emerge during field research for this project, particularly during on-site observation and interviews. I detail some strategies I used to address this potential for bias later in this section when I discuss insider-outsider issues in my research.

Furthermore, as an Indian American woman who had never actually lived in India, I acknowledged my ethnicity, nationality, and gender played a role in how I was perceived during my field research. My ethnicity and nationality were, at times, an area of personal interest to the participants. My surname, Banerjee, is easily recognizable as a high-caste Bengali name to most Indians, so there was some curiosity as to my personal family history, how my parents ended up immigrating the United States, and how proficient I am at Bengali. To a certain extent, I believe that being ethnically Indian in addition to my experience as an NGO fundraiser helped me to build some initial rapport and connections with my participants. However, in the same vein, my lack of intrinsic local knowledge likely showed me as an outsider or foreigner rather than a local.

This distinct feeling of being an insider-outsider, is noted by many researchers including Maykut and Morehouse who describe it as being "...acutely tuned-in to the experiences and meaning systems of others—to indwell—and at the same time to be aware of how one's own biases and preconceptions may be influencing what one is trying to understand" (1994: 123). This consistent feeling of simultaneously belonging to my research group ethnically and professionally, while also reminding myself that I was not, in fact, one of them was a difficult

situation to navigate over the course of my fieldwork. More so than any ethnic or cultural connections, I remained very cognizant at all times of my relationship with GlobalGiving—particularly considering that the majority of the organizations I researched are partnered with the platform.

Furthermore, as will be discussed later in this chapter, I relied on my former colleagues to function as facilitators by connecting me to their Indian NGO partners. Given this relationship, I acknowledge that staff members from the local organizations may have felt reservations about answering my questions with full honesty, or were under the impression that the information shared with me could negatively or positively impact their partnership with GlobalGiving. To help mitigate any of these potential concerns, I continually emphasized my current position as an autonomous independent researcher, reminding all participants that information shared will be used for academic purposes. I also reinforced that I have no current professional relationship or responsibility to GlobalGiving. I further highlighted my commitment to confidentiality and anonymity, assuring them that their identities and those of their NGOs will not be revealed even when my thesis is made publicly available.

Given my experiences conducting similar fieldwork in Cambodia and Thailand for my MSc dissertation in 2015, I was better able to anticipate where certain issues might arise and find ways to avoid them. Due to time constraints in 2015, I designed my interviews with a miner-like, positivist approach (Kvale, 1996), essentially digging for responses that I knew I could find. After spending several years working for local organizations in Southeast Asia, I believed I knew the field of crowdfunding in the region well enough to have preconceived notions during the interviews. I designed my interview templates around unearthing certain facts I knew existed while attempting to remain neutral or impartial. Having learned from that experience, for the Indian fieldwork I placed heavier emphasis on traveler/constructivist approaches as detailed by authors such as Kvale (1996), Gubrium and Holstein (2002), and Skinner (2012), focusing less on uncovering what I presumed to be true based on previous knowledge. I aimed to use this fieldwork opportunity uncover a diversity of experiences and narratives from the participants, considering that organizations all have different fundraising strategies and individual leaders within NGOs have a variety of

views on best practices. During the research design phase, I prepared for more open-ended interviews and facilitated a conversation, rather than a simple question and answer session. I phrased my questions in such a way as to leave them open to multiple interpretations, and resisted the temptation during interviews to guide questions towards an anticipated response.

1.3: Field Research Access

With regard to accessing the sample of organizations that participated in my research, the most significant resource I utilized was my enduring relationships with former colleagues at GlobalGiving. I have kept in touch with many of them over the years, and also leveraged these connections during my MSc fieldwork in 2015. I am lucky to say that these former colleagues were enthusiastic and supportive participants in this research, not only agreeing to be interviewed themselves, but further agreeing to connect me with their NGO partners and other crowdfunding platforms in India. After arriving in Delhi in September 2017, I connected with members of the GlobalGiving team who introduced me electronically to various local partners. Naturally, several of these NGOs did not respond to the outreach and request for an interview, but luckily most of them did. I began with these organizations in Delhi in October and November 2017. In late November 2017, I spent two weeks in Kolkata, having been connected to several organizations there.

Perhaps the most fruitful contacts I gained through GlobalGiving were with senior staff at LetzChange, an Indian crowdfunding platform based just outside of Delhi in Gurgaon. Over the course of my fieldwork I met with LetzChange members on 4 different occasions for a total of nearly 12 hours of interviews, leading to some of the richest data I collected. These connections facilitated by GlobalGiving in the initial months of my fieldwork led to snowball sampling as the NGOs I interviewed then offered to introduce me to other local organizations and crowdfunding platforms. One of the Kolkata-based NGOs connected me to Small Change, a recently-founded crowdfunding platform based in Bengaluru. In February 2018, I spent 10 days in Bengaluru interviewing Small Change and 6 other NGOs that use crowdfunding. In March 2018, I visited Mumbai for 2 weeks where I was able to meet with a former manager

at Ketto— a connection made through an NGO staff member in Delhi— and Impact Guru, who are currently partnered with GlobalGiving to leverage Indian donors. GlobalGiving further connected me with 10 local partner NGOs in Mumbai, 5 of which agreed to participate in my research.

Through this use of multi-sited, mixed methods qualitative research, I was able to gain a rich and varied set of data from over 150 hours of semi-structured interviews, 20 on-site observations, more than 100 hours of online observation, and one small focus group. The chapters that follow, particularly in Sections II and III reflect on these empirical findings. As will be evidenced throughout this thesis, my research aims to demonstrate the role of crowdfunding platforms in NGO fundraising, and analyze how the unique Indian context interacts with the rise of this emerging form of intimate technology.

1.4: Field Research Timeline

July 2017: *(Brighton, UK) Prepared and designed interview templates and began outreach to GlobalGiving colleagues in the US and UK.*

August 2017: *(Washington, DC) Interviewed and observed GlobalGiving.*

Early September 2017: *(London, UK) Interviewed and observed with GlobalGiving UK.*

Late September 2017 – June 2018: *(Delhi, Kolkata, Bengaluru, and Mumbai, India) Interviewed NGOs and crowdfunding platforms in 4 major Indian cities, carried-out on-site observations, conduct online research, and implemented one small focus group.*

July 2018: *(Washington, DC) Completed further interviews with GlobalGiving*

Late August 2018: *(Brighton, UK) Returned to University of Sussex to begin data analysis and thesis writing.*

Chapter 2: Indian Context for Research

While small sections of my fieldwork were conducted with crowdfunding platforms in Washington, DC and London, the majority of my multi-sited research took place in India—specifically Delhi, Kolkata, Bengaluru, and Mumbai. As mentioned previously, there are many reasons why India was the ideal location for my project. Firstly, India has a long history as a recipient country for international aid, and more recently of being a regional aid donor. Furthermore, I chose India for the substantial presence of philanthropic aid streams and crowdfunding organizations in-country. Additionally, India has been experiencing a nearly-unparalleled technological boom in recent decades, creating a fascinating relationship between traditional cultural norms and the necessity for technological engagement.

In this chapter, I explore the context for my research with specific focus on India. Sections II and III will examine various ideas around Indian philanthropy, NGO corruption, and the need for social capital in Indian crowdfunding. Here I present the broader picture of the Indian development and NGO funding context, and why my research was a good fit in this environment. The chapter opens with a description of India in the international development landscape, where I explore India's relationship with international aid funding. I also detail the emergence of Indian crowdfunding platforms to bridge the gap between NGOs and local donors. I then discuss the prominent role of NGOs in India and how they have been funded historically, highlighting the origins of the country's prolific non-profit sector and the complicated role the Indian government has in regulating its financing. As such, I examine certain recent laws in India that participants mentioned frequently during my fieldwork—the 2010 Foreign Currencies Regulation Act (FCRA) and the 2013 corporate social responsibility (CSR) law. The final section of the chapter describes the highly influential digital advancements India has experienced in recent decades. Here I explore India's recent emphasis on digital skills development for its citizens. I also discuss the Aadhaar program, the world's largest national identification system that the Indian government began implementing in 2009. I conclude this chapter with a brief overview of Indian demonetization and the effects of mobile payment apps, and how these recent transformations have influenced the rise of crowdfunding platforms.

2.1: India in the Development Landscape

It is critical to understand the history of foreign aid funding to India in order to delve further into the country's relationship with philanthropy and crowdfunding. India, the world's second most populated country at 1.35 billion people, is also the third largest economy in purchasing parity with a gross domestic product (GDP) of \$2.726 trillion in 2018 (World Bank, 2019). In recent decades, India has globally been viewed as a considerable economic success story, given the country's relative youth as an independent nation since 1947. India's achievements, both economic and political, have been noted by Drèze and Sen, who write,

“India's record in pioneering democratic governance in the non-Western world is a widely acknowledged accomplishment, as is its basic successes in maintaining a secular state, despite the challenges arising from its thoroughly multi-religious population and the hugely problematic history of violence around the ending days of the Raj. To this can be added the achievement of rapid economic growth in the last decade, when India became the second fastest-growing economy in the world” (Drèze and Sen, 2013: 12).

Moreover, in the decades since independence, “...the country has brought about a landmark agricultural revolution that has transformed the nation from chronic dependence on grain imports into a global agricultural powerhouse that is now a net exporter of food” (World Bank, 2019: online). Further development indicators have improved, such as life expectancy more than doubling from 33 years in 1951 to approximately 66 years as of 2013, the literacy rate for women has gone from 9% to 65%, and the infant mortality is only one-fourth of what it used to be (Drèze and Sen, 2013). Along with those achievements, India is projected to have the world's youngest and largest workforce in the coming years (World Bank, 2019).

However, despite the country's rapid advancement and prominent successes, India's rise in local inequality and uneven distribution of wealth has become an increasingly prominent issue. As Pushpa Sundar describes “Globalization and technological innovation created

wealth globally on an unprecedented scale. But it served only to increase the inherent inequalities due to structural and systemic factors within nations and between nations” (Sundar, 2013: 3). Despite the many achievements since independence, India’s massive population growth, detrimental class structures, and unsustainable rural-urban migration trends have contributed to high levels of disparity in social, political, and economic spheres. As of 2017, India is home to over 300 million citizens without access to electricity and more than 180 million living under the global poverty line, comprising over 20% of the world’s poor (World Bank, 2019). India ranks 130th out of 189 countries on the 2018 Human Development Index (HDI), and the GDP per capita was only \$1,595.7 in 2014 (Godfrey et al, 2016).

In the context of Indian wealth distribution, “Wealth is largely concentrated in Indian cities, yet the urban population comprises only 32% of Indian people... The rapid growth of the Indian economy over the past decade has not had a ‘trickle-down effect’ and the distribution of poverty has seen a shift away from global inequality between rich and poor countries toward greater inequality within India” (Godfrey et al, 2016: 672). Furthermore, globalization and liberalization of the Indian economy led to issues like pollution, displacement, and the forfeit of traditional livelihoods. The poverty rates in eight Indian states (a combined population of 421 million) were similar to 26 of poorest countries in Africa (Sundar, 2013). The Indian government often contributed to these systemic issues in favor of rapidly catching up with more advanced nations economically. With their inability to implement social development programs with speed and flexibility, the Indian government often demonstrated an unresponsiveness to the concerns of average citizens (Sundar, 2013). This created a situation where India required international aid, even during periods of significant economic growth.

To address some of these inequalities, the Indian government introduced several large scale inclusionary social programs, such as the National Rural Employment Guarantee Act (NREGA) and the National Food Security Act (NFSA), as well as new digital and biometric technological programs like Aadhaar (which will be discussed later in this chapter). NREGA was implemented in 2005 and aimed at targeting the developmental woes of rural areas with

high poverty, low agricultural productivity, and demographic isolation. While enormous sums of domestic capital were invested in this program, it has not managed to reverse severe underdevelopment, increases in food and employment insecurity, and inadequacy of basic infrastructure in many rural areas (Banerjee and Saha, 2010). This demonstrates that while India economically does have the resources to begin combatting the structural inequalities that exist across its society, many domestic development policies continue to fall short of the desired results.

Additionally, while India's GDP and internal social programs continue to grow, as recently as 2011 India was the world's sixth largest recipient of official development assistance (ODA), with \$3.2 billion provided (The Logical Indian, 2015). This number decreased to \$1.6 billion in 2012, but climbed back to \$2.4 billion in 2013, making India the world's thirteenth largest foreign aid recipient that year (World Atlas, 2016). These mainstream ODA funds come to India from a collection of sources, with the World Bank, Asian Development Bank, British government, United States government, and European Union being top donors (The Logical Indian, 2015). However, despite being such a prominent beneficiary of global ODA funding, India has also been a provider of foreign aid to the South Asian region, following the lead of fellow large emerging economies like China and Brazil. The Indian projected foreign aid budget for 2015-2016 was \$1.6 billion with countries like Bhutan, Afghanistan, and Sri Lanka being the highest recipients. India sought to further cement its status as a regional aid provider by creating its own foreign aid service, the India Agency for Partnership in Development (IAPD), which aims to spend \$11.3 billion in the next five to seven years (The Logical Indian, 2015). These realities create an interesting global position for India, one where the country is known as an aid recipient in global— or more accurately 'Northern'— development discourses, but as a powerful aid provider to smaller, struggling economies in its own region. This context provides the backdrop for my research project as a whole, particularly my analysis of the fundraising practices of crowdfunding platforms and local Indian NGOs.

2.2: Crowdfunding for India's "Everyday Philanthropist"

As will be further analysed in Sections II and III, inclusion-based philanthropic fundraising models like crowdfunding were not widely utilized by NGOs in India until recently. Prior to digital crowdfunding platforms, microfinance institutions rose to prominence in recent decades, popularizing the idea of small-sum loans and bringing financially inclusive aid practices into mainstream development discourse. Regarding the conceptualization of microfinance as an inclusive financial method, Ananya Roy describes that “It seeks to transform hitherto exclusionary systems of finance into those that include the poor. In addition, it facilitates the flows of philanthropy and investment— from foundations in the prosperous global North to organizations that serve the poor in the global South” (Roy, 2010: 4). Muhammad Yunus’ Grameen Bank in Bangladesh propelled the concept of microfinance, particularly in South Asia, bringing the idea of sourcing small, incremental amounts of money from various avenues to the forefront. This concept facilitated new systems of individualized giving, paving the way for small-scale aid initiatives like micro-philanthropy and micro-lending. Similarly, Indian crowdfunding platforms aim to create an inclusive space for NGO and individual fundraising, though whether or not this is achieved in practice will be explored later in this thesis.

As the micro-finance institutions (MFIs) and small-loan banks have grown into a multi-billion dollar industry, the global crowdfunding space has similarly expanded rapidly, generating approximately \$34.4 billion in donations and loans throughout 2015 (Nekaj, 2016). Regarding the potential inclusiveness of Indian crowdfunding platforms, Nekaj writes, “The beneficiaries of these low cost loans and relatively small donations have largely been people in rural India and in underprivileged sections of society” (2016: online). As mentioned in Chapter 1, four Indian platforms that contributed to this rapid expansion of the crowdfunding industry— Impact Guru, Ketto, LetzChange, and Small Change—participated in my research. When referring to crowdfunding in India, versus elsewhere in the world, Saritha Rai of Bloomberg News explains,

“In India, crowdfunding is taking an unusual twist. While U.S. sites like Indiegogo and RocketHub focus on financing startups and new products, India's crowdfunding companies are using the power of the internet to tackle

social causes... Given the country's poverty, donors can make a difference with small amounts of money, and entrepreneurs get the opportunity to experiment with new ideas before pitching them to big-time financiers or government officials” (2016: online).

The philanthrocapitalist nature of crowdfunding, which will be discussed in Chapter 3's conceptual framework, comes through very prominently in Rai's analysis, which references the desire of crowdfunding platform creators to do social good while still determining ways to create a profit. This begs the question: to what extent is their work about making charity accessible to average donors and to what extent is it simply about entrepreneurship? This potential paradox of wanting to 'do good' while simultaneously turning a profit is a consistent theme that is pervasive in philanthrocapitalism and in crowdfunding, particularly in India where an emphasis on entrepreneurship is paramount. One element of my research seeks to examine the potential contradictions of for-profit crowdfunding platforms aiming to facilitate fundraising for local non-profit organizations.

In addition to indigenous crowdfunding platforms, international organizations like GlobalGiving and GlobalGiving UK currently operate in India. As of November 2019, GlobalGiving has 691 active Indian projects listed on their platform from over 100 Indian partner NGOs (GlobalGiving, 2019). Of those GlobalGiving projects, the majority are listed as standard projects, meaning that they can fundraise for up to \$1 million USD, while others are listed as microprojects, where their maximum budget cannot exceed \$5000 USD (GlobalGiving, 2019). GlobalGiving's most successful project of 2016 was from Indian anti-trafficking organization PRAJWALA, who raised \$611,584 of their total goal of \$700,000. My research focused on examining 22 of these GlobalGiving NGO partners, who are also simultaneously partnered with at least one Indian crowdfunding platform. A more conceptual question that I explored regarding crowdfunding, due to its localized nature, is the relationships between donors and the projects they support— does the donor have a relationship with the NGO (or NGO staff) itself or the projects the NGO represents? What effects does this relationship have on the NGOs' work? While a brief context of funding in the Indian NGO sector is explored below, these deeper questions around social capital and the

interpersonal relationships between donors and the NGO projects they support— or in many cases the donors and NGO staff— will be explored further in Section III.

2.3: NGOs in India

Non-governmental organizations (NGOs) have a long, prolific history in India, particularly in the decades since independence. As my research pertains to modern models for funding NGOs, this section briefly overviews the role of Indian NGOs and how their operations have been funded historically, noting various thematic and funding shifts over time. Chapter 7 will examine areas introduced here more specifically, including connections between Indian philanthropic practices and the NGO sector. The second half of this section goes on to discuss the current legal context of NGO funding in India, particularly focusing on two recent laws—the 2010 FCRA regulation and the 2013 CSR law—that have had a profound effect on how NGOs fundraise.

NGOs have consistently been seen as supplemental service providers by governments, and in many cases as advocates for social change. Edwards and Hulme note that the NGO sector expanded rapidly on a global scale from the 1980s onward, writing “By any standards, the 1980s and 1990s have seen an explosion in the numbers of non-governmental organizations (NGOs)... active in relief and development” (2014: 3). While the Indian NGO sector has been operational for over 100 years, these organizations have become mainstream development actors in the country since in recent decades (Kilby, 2010). Since the 1980s, two distinct types of local Indian NGOs emerged: development NGOs and empowerment/rights-based NGOs. Development NGOs sought to work with sectoral activities like agriculture, environment, health, and literacy, whereas empowerment NGOs addressed more structural issues like class, the caste system, and the poor’s lack of access to markets (Rajasekhar, 2000). While the empowerment and rights-based NGOs were historically funded by smaller activist organizations, the more prominent sectoral development NGOs were funded domestically through social spending and internationally through ODA aid programs. As Rajasekhar notes, the reason that development programs presented more appealing funding opportunities was “...government officials and foreign donors consider that NGOs, by virtue

of being small-scale, flexible, innovative, and participatory, are more successful in reaching the poor and in poverty alleviation” (2000: 1). As will be noted in Chapter 4, this notion that development NGOs are inherently more ‘fundable’ than empowerment NGOs continues to be pervasive in aid funding, with platforms noting that projects based on broader rights-based issues tend not to perform well when crowdfunding.

Given their prominent rise to the forefront of Indian society in recent decades, development NGOs will be featured in this thesis as their influence over social and economic change in India since independence cannot be ignored. Given that so much domestic and foreign funding was offered to the development NGO sector in recent decades, the industry expanded to its current scale of over 3 million organizations operating in India. This rise in development NGOs is attributed to the limited success of earlier state policies, particularly given the absence of local involvement in government-led development programs (Rajasekhar, 2000). While NGOs gained traction as local voices for the needs of the people, more inclusive funding avenues have also become popular. My research dovetails with Rajasekhar’s view of NGOs as organizations that are localized development actors with flexibility in their practices and local engagement. While NGOs have emerged as an enormously influential body of local development actors, regulation over a sector so large and so diverse has proven challenging over the decades, as is discussed in the following subsections.

Due to bureaucratic inefficiencies and a constantly evolving space, it is difficult to note exactly how many NGOs operate in India currently. Recent studies and reports from respondents in my research estimate the total number at 3.2 million NGOs, a prolific number by any estimation as it equals approximately 1 NGO for every 600 Indian citizens (Mahapatra, 2014). This large number of organizations per capita has created an unwieldy situation when it comes to governmental regulation and funding oversight of the sector. While issues with NGO corruption will be discussed in Chapter 7, the following short sections will examine two specific Indian laws that aim to regulate funding and facilitate NGO practice in India.

2.4.1: 2010 FCRA

The 2010 Foreign Currencies Regulation Act (FCRA) is a prominent law that was discussed frequently by participants during my research. An update of the 1976 law of the same name, the 2010 FCRA requires all NGOs looking to receive foreign funding to go through a rigorous, and often unsuccessful, application and registration process. Indian Ministry of Law and Justice text notes that the FCRA is,

“An Act to consolidate the law to regulate the acceptance and utilization of foreign contribution or foreign hospitality by certain individuals or associations or companies and to prohibit acceptance and utilization of foreign contribution or foreign hospitality for any activities detrimental to the national interest and for matters connected therewith or incidental thereto” (2010: 1).

Without an FCRA clearance, an NGO is not legally eligible to receive any funding from a foreign bank account, be that a private individual donation or an international grant. However, the bureaucratic process for obtaining an FCRA authorization is lengthy and cumbersome, consuming a great deal of organizational effort and capacity, particularly for small organizations. Newly registered Indian NGOs must wait at least two years before they can even submit an FCRA application. After FCRA has been granted, organizations must open a specific bank account for receiving international funds in order for the Indian government to actively keep track of the NGO's foreign fundraising. Organizations that are seen to be abusing their FCRA privileges or not adhering to their strict rules also run the risk of losing the clearance, leading to drastically limited fundraising opportunities from international sources.

The purpose of all this bureaucratic red tape around foreign fundraising, from the government's perspective, is to limit NGO corruption and misuse of funds. In practice it also limits and controls foreign financial influence, particularly with rights-based NGOs that have

historically received their funds from international human rights organizations. However, in recent years the withdrawal of FCRA clearance has been used as a punishing political tool against organizations that are seen to be out of line with the values of the current administration. For example, environmental activism organization Greenpeace India lost their FCRA clearance in 2015 after the government claimed that the organization participated in publicly obstructive activities and lobbied against the Indian government's economic growth and energy policies (Singh, 2015). Many other organizations have also since found their FCRA status either revoked or in jeopardy due to their perceived conflicts with the Indian government's policies, with over 18,000 Indian NGOs losing their clearance by 2018 (FE Online, 2018). While most of those organizations likely warranted a cancellation of their FCRA status due to actual misuse or corruption, the Indian government's rationale for shutting down FCRA accounts was so broad that concerns were raised over well-respected, legitimate organizations being lumped in and wrongfully discredited. Due to the extensive backlash against this practice both domestically and internationally³, in 2018 the Indian government rolled back some of the regulatory practices around cancellation. As journalists at Financial Express noted, rather than simply canceling FCRA clearances, the government would now first levy hefty fines on organizations suspected of violating the norms of the foreign contributions law (FE Online, 2018).

FCRA registration and clearance was an enormously prevalent issue during my research, and most NGOs covet the registration as not only an added marker of organizational legitimacy, but also as a bridge to accessing foreign private donations through new fundraising tools like crowdfunding. 22 of the 25 organizations in my sample were FCRA certified, while the remaining three were actively in the process of obtaining the registration. FCRA registration is a particularly prominent concern since many individual donations to NGOs are now done online through electronic payment portals. This creates a need for NGOs to have enhanced financial technologies like internationally accessible bank accounts and credit card payment options available to potential donors.

³ During a 2017 meeting of the United Nations Human Rights Council in Geneva, Indian officials were reprimanded during "peer review" of their human rights practices, including their FCRA cancellations of legitimate organizations, by officials from the United States, Germany, and several other countries.

2.4.2: 2013 CSR Law

While domestic and international ODA funding for NGOs has been discussed in the sections above, this brief section provides a description of the Indian Companies Act of 2013, a nationwide CSR law that requires high net-worth companies to spend money on social and developmental causes. I also discuss the implementation of the law and what the immediate outcomes have been, as the long term effects are yet to be discovered. Although many Indian companies have been practicing some form of corporate giving for decades, this law marks the first time that a certain tier of corporations are legally bound to spend a percentage of their earnings on social programs annually. According to the CSR law, companies that have a minimum net-worth of 500 crore rupees (approximately \$70 million USD) are now required to spend 2% of profits on CSR activities each year. As Sanjay Sharma (2013) notes, of the 1.3 million companies registered in India, about 6,000-7,000 will be directly subject to the CSR law. If implemented effectively, there should be approximately 27,000 crore rupees (just over 3.8 billion USD) flowing from companies into the country's social sector every year (Sharma, 2013). From the governmental perspective, the aim of the mandatory CSR law is to bridge the prominent gaps between India's enormous gains in the corporate sector and the continuing issues with poverty, unemployment, and malnutrition. By promoting more interaction between the country's business and NGO sectors, the government aims to increase Indian social development by encouraging domestic corporate investment in local causes (Singh and Verma, 2014).

While the CSR mandate pushes corporations to be more involved in altruistic endeavors, there has been significant resistance from companies since 2013. Many believe that CSR should not be made compulsory, that corporate philanthropy should instead remain voluntary with incentives that reward companies for good behavior. As Singh and Verma note, the Indian Corporate Planning Commission believes that "Making CSR mandatory will lead to corrupt practices and meddling by highhanded implementing authorities. Some members believe that making CSR mandatory would encourage companies to reduce wages, fudge accounts, or indulge in unfair practices" (2014: 459). This introduction of enforced

CSR, while quite controversial amongst corporate actors, was very favorably received by the Indian NGO sector. As will be discussed further in Sections II and III, upon implementation of the CSR law, local organizations immediately began putting together project proposals for large companies based in their areas of operation. While some companies chose to close ranks and register internal corporate foundations, many companies have— at least in these early years— been open to receiving funding proposals from local NGOs.

As noted in the section on FCRA regulations, restrictions on monies coming into Indian non-profit organizations, along with shifts in domestic government social spending priorities, left many local NGOs in increasingly tight funding situations. Once the law was fully implemented in 2015, organizations began eagerly applying for CSR grants in the hope that these local companies would offer less-encumbered funds. For the context of my own research, while I did not directly study the effects of the CSR law on NGO fundraising, the staff I interviewed at local organizations seemed to make very little distinction between corporate philanthropy and individual philanthropy. For this reason, the context of the CSR law served as a backdrop for my conversations with NGOs, as they had already begun the process of remodeling their annual fundraising strategies to cater for private fundraising efforts, be they from individual or corporate donors. Chapters 6 and 7 in this thesis thoroughly explore why participants perceived so little difference between corporate and individual fundraising outreach.

2.5: Digital India – New Frontiers in Indian Development

To further understand the Indian framework for my research, the following section examines India's rise in digital technologies, both in the human capital context and in infrastructure. I open by looking at India's extensive push for digital skills development for its citizens, an initiative that has spanned the past two decades. I then go on to discuss the wide-reaching Aadhaar initiative, which has been a prominent feature of Indian life since 2009. I conclude this section with a brief overview of demonetization and the rapid evolution of Indian digital cash transfer and mobile money applications (apps), and how this directly relates to the rise of crowdfunding. The purpose of this section is not only to identify the various prominent digital and financial transformations happening in India currently, but

also to begin the discussion of how these evolutions have shaped NGO fundraising trends and practices, including the use of crowdfunding platforms.

2.5.1: Skills Development— The Push for Digital Know-How

As Nandini Gooptu notes, “If China is like a manufacturing factory of the world, India should become the ‘human resource capital’ of the world” (2018: 241). Gooptu uses this phrasing from a speech Prime Minister Modi gave on 15 July, 2015 when launching his ‘Skill India Mission’. As noted earlier in this chapter, the World Bank (2019) has projected that India will soon have the world’s largest and youngest workforce, with the number of people joining steadily growing for decades. Even more pressing than general skills development is the specific need for digital and technological skills in order for individuals to be more widely employable. In 2015, the Modi administration launched the “Digital India: Power to Empower” campaign which aimed to improve citizens’ access to digital government services, increase nation-wide Internet connectivity, and drastically grow the population’s digital literacy. These efforts aim to skill the rapidly expanding Indian workforce with both technical and digital prowess. As a 2019 study from Azim Premji University⁴ pointed out, unemployment in construction and manufacturing jobs is increasing, while jobs in the service sector are holding strong (Business Today, 2019). Digital skills in particular have the ability to increase an Indian person’s employability considerably, with individuals possessing digital skills earning 10.9% higher wages on average than those without them (Liu and Mithas, 2016). The need for digital skills development has become prominent, with Indian government education policies recently emphasizing it as a priority in children’s education curricula. However, access to these skills training opportunities is very uneven, based on disparities in wealth, location, and resources of Indian schools. In many cases, NGOs are brought in to offer supplemental programs on digital skills development, demonstrating further that NGOs often fill governmental gaps in development.

⁴Azim Premji is the billionaire founder of Wipro, a multinational corporation headquartered in Bengaluru that provides information technology services. The Azim Premji University is funded by the Azim Premji Foundation, so it is worth noting that certain studies and data collected by the university may not be completely objective.

This increased emphasis on technological skills development and digital literacy is essential to understand for my research, as it has permeated all aspects of Indian professional society including the NGO and crowdfunding sectors. As will be analyzed extensively in Section II, crowdfunding platforms market themselves not only as a space for online fundraising, but as digital skills providers for NGO staff. The Indian NGO sector is generally starved of digital and communications skills, a gap that is further heightened by other pervasive inequalities in resources, digital divides, and staff capacity. Crowdfunding platforms capitalize on the fact that NGO staff are not usually trained in extensive digital skills, and aim to fill those knowledge gaps. For NGOs with FCRA clearance, a high level of competence in digital fundraising and communications is an invaluable skill, as fundraising from international donors primarily occurs online. As increased digital literacy makes individuals more marketable (Liu and Mithas, 2016), my research explores whether or not an increased digital fundraising and communications skill set enhances local NGOs' ability to raise funds.

2.5.2: The Influence of Aadhaar

Another landmark government policy that seemingly permeates every aspect of Indian society is the Aadhaar program. Aadhaar, the world's largest national biometric identification program, was initially rolled out by the Indian government in 2009. Since then it has rapidly expanded to encompass 1.246 billion people as of late 2019. The Aadhaar program seeks to give every Indian citizen unique identity documentation— while an Aadhaar card does not actually authenticate citizen identity or allow international travel in the way a passport does, it serves to build a 'national grid' of identity information infrastructure (Chaudhuri and König, 2017). Through the use of unique personal registration numbers, Aadhaar was originally designed to be a streamlined identification base for India's vast population. More recently, Aadhaar has hybridized with other Indian government initiatives to facilitate financial and social inclusion projects that aim to achieve more efficient public and private service delivery. As Shweta Banerjee explains,

“The program was seen as an opportunity to provide an ID to residents who previously did not have one... It was also seen as an opportunity to create a super identity—one that is more portable, traceable, and has little or no chance of being misused or stolen. Many Indian residents today have several forms of identity for different purposes... The government proposed creating a single biometric identification system that would be housed in and monitored... that would allow a more accurate picture of Indian residents and their access to and use of public services” (2015: 2).

Like many state-sponsored financial and social services programs, Aadhaar has helped create digital and financial identities for the Indian citizenry. Considering that only 35% of Indian adults had a formal bank account as of 2014, the Aadhaar program has been morphed with the Jaan Dhan Yojana financial inclusion project. The combined package now offers unbanked citizens the option to open an account during their enrollment without ever having to go to a bank, along with linkages to multiple social protection programs (Garg and Agrawal, 2014). However, since its initial inception over a decade ago, many criticisms of the program have emerged. Amiya Bhatia and Jaqueline Bhabha (2017) note several critiques, including 1) Aadhaar does not provide or improve on Indian demographic data that could be garnered from a civil registration system 2) despite being linked to various social protection schemes, Aadhaar does not address inherent weaknesses in the targeting and design of such programs and 3) there are risks to the fundamental rights to privacy and freedom from state surveillance.

While the effects of Aadhaar were not a focus in my research, the issues raised about the program did come up in my discussions with NGOs and crowdfunding platforms. Concerns around biometric data protection, the selling of contact details, and maintaining digital privacy are significant problems currently working their way through the collective social consciousness of the Indian people. As the crowdfunding platforms and NGOs I researched are actively seeking to fundraise online, they constantly encountered apprehension from individuals about privacy and data-selling. Further contributing to financial and data-based concerns— for both crowdfunding platforms and individual donors using them— were the

demonetization of the Indian rupee that took place in 2016 and subsequent influx of mobile money transfer apps. These two events further contributed to the timely context of my research, and will be discussed in the next section.

2.5.3: Demonetization and Cash Transfer Apps

The demonetization of all 500 and 1000 Indian rupee notes in November 2016 continues to be one of the most sweeping, polarizing financial policy decisions in recent Indian history. By eliminating these two widely used bank notes from circulation, “The government claimed that the action would curtail the shadow economy and crack down on the use of illicit and counterfeit cash to fund illegal activity and terrorism” (Shirley, 2017: 20). This move was an unquestionably aggressive one by the Modi administration, particularly considering that 86% of total currency in India was made up of 500 and 1000 rupee notes at the time. Once the demonetization announcement was made on 8 November, 2016, the Indian population of over 1.3 billion people was given only a short period of 50 days in which to deposit the notes into accounts or exchange them for usable tender in post offices or banks.

For those with stock piles of untaxed “black money”, a succession of wasteful and potentially dangerous practices took place over the 50-day exchange period. This included substantial donations to temples, attempts to pay debts all in defunct notes, and large numbers of people booking long-distance railway tickets in cash (Shirley, 2017). Small cash-based businesses like vegetable vendors or seasonal trade were also negatively hit by the bank note transition, with those who historically relied on the nation’s cash-based economy suddenly in a shortfall (Mali, 2016). Without question, the nation’s poor, particularly the rural poor, were the most adversely affected by this sudden change. As noted in the previous section, just over 35% of Indians possessed bank accounts at the time. While the option to exchange the notes for usable bills— rather than making a deposit— was available to those without accounts, the accessibility of banks and post office was severely limited for those in rural or remote areas (Shirley, 2017).

However, despite the negative effects demonetization had on the Indian poor, certain sectors of the economy enormously benefited from the policy. E-wallet and e-commerce businesses began thriving after demonetization, as those with digital literacy and bank accounts began shifting to mobile money apps. Online retail stores like Flipkart, Amazon, and Snapdeal put stops on their cash-on-delivery services after concerns about outstanding bills being paid in demonetized currency (Mali, 2016). These retailers quickly switched over to accepting mobile payment transactions through platforms like Paytm, the mostly widely used digital payment service in India. These financial technology apps have been prominent beneficiaries of demonetization. As digitally literate Indians become increasingly comfortable with using mobile money apps and sharing financial data online, other entities like the crowdfunding platforms and NGOs in my research also begin benefitting by default.

As I will continue to note in Sections II and III, these recent wide-reaching financial, legal, and technological transformations in India play a significant role in NGO fundraising from individual donors. All of the Indian crowdfunding platforms I researched accepted Paytm donations, and many NGOs with online donation portals did as well. To better develop an understanding of crowdfunding platforms and the role they play in NGO fundraising, the following chapter explores the broader theoretical framework of this thesis, including literature around platforms, philanthrocapitalism, digital development and affordances.

Chapter 3: Philanthrocapitalism, ICT4D, and Digital Affordances – Examining the Frameworks of Crowdfunding

To further underscore the necessity of my research, this final chapter in Section I discusses the existing literature and wider debates around crowdfunding. As will be continually noted throughout this thesis, the Indian aid space is a fascinating blend of old and new, with traditional forms of charity and philanthropy sitting alongside a rapidly expanding technological scene. Crowdfunding platforms are a particularly notable example of blending old and new, as they facilitate the brokering of existing relationships and social capital with new technological frontiers. While Chapter 2 focused on the Indian context for my project, in this chapter I discuss the theoretical and conceptual frameworks that have guided and informed this research. I depict here how crowdfunding platforms, while simultaneously being a blend of old and new philanthropic practices, also sit at the nexus of several distinct bodies of current literature. When situating my research project into these existing discourses, the two most prominent bodies of literature focus on philanthrocapitalism and information and communications technologies for development (ICT4D). Crowdfunding platforms utilize key elements from these concepts and exist between both. Furthermore, these platforms also touch heavily on the conceptual frameworks around digital inequalities and affordances. Therefore, I will demonstrate how crowdfunding platforms exist in a nexus between these three greater bodies of development literature. Situating crowdfunding—and its limited but growing body of research—in the middle of these three wider fields provides an understanding of the interdisciplinary nature of studying these platforms and further necessitates these theoretical and conceptual frameworks. Furthermore, these platforms bring to light sub-themes around brokerage, citizen aid, and the role of social media, all of which will be examined here and later expanded in Sections II and III.

I begin this chapter by discussing philanthrocapitalism, including its roots and key details around its emergence as a prominent aid alternative. This further begins an exploration of sub-themes around micro-philanthropy, citizen aid, and brokerage. The second section discusses the limited existing body of literature exploring crowdfunding platforms themselves and how they fit into the overall philanthrocapitalist discourse. I highlight how

crowdfunding, despite not being the preferred medium for high net-worth philanthropy, remains a mechanism of philanthrocapitalist trends and practices with its focus on competition, innovation, and digitization. Here I also examine the intended role of crowdfunding platforms, and how they fit into the architecture of both philanthrocapitalism and ICT4D. The third section of this chapter considers specific ICT4D literature. As the ICT4D and digital development discourse is far-reaching, after an initial exploration of the general themes, I examine specific research around digital inequalities. I weave in the sub-theme of social media, which serves to highlight how digital inequalities intrinsically interact with crowdfunding platforms. This leads to the final section of the chapter, where I examine the digital and social affordances that are a prominent aspect of crowdfunding, particularly in India.

3.1: Philanthrocapitalism – Using Methods of the Rich to ‘Save the World’

Recent decades have seen the emergence of philanthropic aid to social causes, particularly in the Global South, as an ‘alternative’ to mainstream official development assistance (ODA). Specifically, large-scale philanthropic donors from the business sector, or ‘philanthrocapitalists’, have claimed prominent positions within the international aid space, bringing a market-based approach to charitable giving along with them. Philanthrocapitalism, since its introduction into development dialogues in the mid-2000s, has created polarizing effects on development scholars and practitioners alike. Former business editor for *The Economist* Matthew Bishop created the term philanthrocapitalism, and defined it as being “about combining the head and the heart, by bringing a business-like approach to solving society’s problems” (Bishop, 2009: online). Business management professor Peter Lorenzi and Francis Hilton further define it as “...the application by an individual of significant accumulations of financial capital to address social problems so as to effect social justice” (2011: 398). Philanthrocapitalism is perceived to play an essential role in the aid sector, including supplementing governmental provisions for social causes, reducing societal inequalities of wealth and opportunity, triggering positive transformative change in society, and helping build a strong civil society (Sundar, 2017). In this section I explore the existing dialogues around philanthrocapitalism, presenting its major themes and

effects on global aid. In doing so, I highlight those acknowledging the importance of philanthropic aid, while simultaneously examining critiques of the concept, particularly important discussions about the influence of high net-worth individuals (HNWIs) and business on development practice. In this section I also tie in the sub-themes of micro-philanthropy, citizen aid, and brokerage.

Matthew Bishop and Michael Green's (2010) seminal work *Philanthrocapitalism: How Giving Can Save the World*⁵ examines and promotes the rise of business-sector influence on the aid sphere, from elite HNWI's signing the 'Giving Pledge' to the more accessible 'micro-philanthropy' practiced by average citizens. The Giving Pledge, started by American billionaires Bill Gates and Warren Buffet, is an agreement by which fellow HNWI's commit to donating the majority of their prolific net-worth to charitable causes within their lifetime. With the influence of prominent business leaders funding pressing international concerns, philanthrocapitalism has increased on a global scale unmatched by any variety of individualized philanthropic giving before (Bishop and Green, 2010). The considerable sum of money donated to social causes by philanthrocapitalists, whether through donations, foundations, or corporate giving, can at times rival the funding provided by international governments or multilateral aid agencies. For example, the Bill and Melinda Gates Foundation (Gates Foundation) assets total over \$43.5 billion, and they spend more annually on global health than any democratically elected government (RT International, 2016). In Bishop and Green's perspective, philanthrocapitalism aims to transform and modernize giving, rather than having aid simply reworked and regurgitated under a different name as is the case with many traditional mainstream aid projects.

Philanthrocapitalism, by its nature, is meant to look different from traditional aid and "...find ways of harnessing the profit motive to achieve social good" (Bishop and Green, 2010: 6). This notion that philanthrocapitalism merges the historic practice of philanthropy with the successful capitalist agendas of modern entrepreneurs is one of the key factors that does distinguish it from ODA. Philanthrocapitalism encourages development agencies to "...follow

⁵ Notably, Bishop and Green's original title for the book was *Philanthrocapitalism: How the Rich Can Save the World*.

venture capitalism's logics of 'high risk/ high return' investment, how a focus ought to be placed on 'empowering' the world's poor by making entrepreneurs and consumers out of them and how corporations can promote development outcomes through more ethical, and ultimately profitable, business practices" (Widger, 2016: 30). Interestingly, Widger's note that philanthrocapitalism promotes development outcomes through more ethical business practices is quite a bold claim. In many cases, it can often be argued that businesses and their leaders promote philanthropic endeavors to detract attention from potentially unethical business practices. For example, the Nike Foundation's famously popular Girl Effect corporate philanthropy campaign was launched in the aftermath of the parent company's decades of negative press related to labor exploitation and use of sweatshops.

Philanthrocapitalist aid models— among which I include crowdfunding platforms due to their market-based structure— are referred to by their advocates as strategic, market-conscious, impact-oriented, and high-engagement. By contrast, traditional aid is described as bureaucratic, slow-moving, and low-impact. A key aspect of philanthrocapitalism is not simply its financialized basis, but the fixation on technologizing the aid industry. This desire to constantly digitally evolve and update aid stems from many modern philanthrocapitalists being tech-based entrepreneurs themselves, further entrenching the notion that successful business practices can be transferred to the development sector. The Gates Foundation is perhaps the most prominent example of this trend. In her book *No Such Thing As A Free Gift* (2015), sociologist Linsey McGoey heavily critiques the Gates Foundation, noting that given their visible position as a leader in global health funding⁶, the organization has a responsibility to provide high-quality, sustainable solutions. However, how these solutions are devised should not necessarily be left up to the philanthrocapitalists providing the funding. As Clark and McGoey note,

“...uncritical acceptance of philanthrocapitalism elevates moral authority in global health and development to perceived technological wizards. That is, to

⁶ The Gates Foundation provides a larger annual global health budget than the World Health Organization, a United Nations department focused on global health outcomes (McGoey, 2015).

individuals successful in the technology or financial sectors, but not necessarily otherwise skilled or experienced in the social and health development of countries and their populations... By virtue of the sheer size of their donations, non-elected figures influence decision making at global institutions like WHO" (2016: 2459).

With their track record as the most influential funder, it comes as no surprise that more widespread apprehensions have arisen over the Gates Foundation's potentially misplaced authority in the global healthcare sector. Bishop and Green describe concerns from both inside and outside of the organization including "What does a computer software guy know about health in poor countries?" and the observation that Bill Gates and his Foundation are "...obsessed with technological solutions" (Bishop and Green, 2010: 67). Anne-Emanuelle Birn has studied the push towards focusing on technological solutions, and openly disparaged organizations like Gates Foundation for spending too much money on creating state-of-the-art labs and drug research, and not enough money on social or civil development. Speaking about the Gates Foundation, she writes that it "...has turned to a narrowly conceived understanding of health as the product of technical interventions divorced from economic, social and political contexts... problems of international health demand a combination of social, political, and healthcare models" (Birn in Bishop and Green, 2010: 68).

Philanthrocapitalism and its perceived benefits have been debated outside of the global health space, with author and former Ford Foundation executive Michael Edwards remaining skeptical of philanthrocapitalism and its ability to "save" the world. His cynicism is grounded in the belief that philanthrocapitalism is not viable in the long-term because it allows funding to circumvent local governments and civil service institutions, thereby creating unsustainable systems in the long run. Edwards argues that allowing capitalism into the charity sector will develop a further lack of transparency because private funding is usually correlated to deficient accountability (Edwards, 2009). Pushpa Sundar further discusses the positionality of philanthrocapitalist organizations, writing, "The Gates Foundation, for instance, while claiming to address inequality in educational achievement, is

said to simultaneously promote competitive approaches which build market opportunities for private educational service providers, without improving outcomes for poor students” (2017: 27). Kavita Ramdas re-enforces Edwards’ and Sundar’s concerns, writing “Social change philanthropy... must be measured by its capacity to question the dominant development model, to seek the root causes of inequality, and to engage in a process of self-reflection that also seeks to expand its accountability to the broader public that it seeks to serve” (2011: 393). It is worth noting that both Edwards and Ramdas are prominent former corporate philanthropic foundation executives who have, in recent decades, become increasingly vocal in their criticisms of corporate giving programs and philanthrocapitalism. It seems both from academic and practitioner perspectives, that philanthrocapitalist ideas might serve better as an elusive vision of ‘conscientious capitalism’ than in development practice. As Japhy Wilson writes, “...[philanthrocapitalism] provides a narcissistic mirror, in which we are invited to join the philanthrocapitalist in admiring an imagined reflection of our own capitalist society as a thriving entrepreneurial community cleansed of its class antagonism” (2014: 1156). This notes a popular critique that philanthrocapitalism is in fact more self-serving than it is altruistic, as many major business leaders have in fact contributed to creating inequalities that they claim to address.

While there is a rapidly expanding body of literature on philanthrocapitalism, one prominent connecting thread is that private sector actors involved in aid and philanthropy must aim higher than simply creating temporary solutions that fail to tackle the systemic causes of key development issues. Limited emphasis on the deeper causes of structural challenges like poverty alleviation have often led states to implement too few social, legal, and regulatory mechanisms to protect the poorest people, and instead to rely heavily on market-based solutions (Karnani, 2009). These issues are not limited to the state as similar critiques have been raised of the NGO sector, such as the idea that small NGOs are too localized, whereas large international NGOs are too broad and bureaucratic. Edwards (2009) suggests that sustainable development can only succeed through a balance between the three societal spheres of civil society, market, and the state. He writes that although philanthropy is a useful addition to the development sector, it cannot replace governments and civil societies in aid-recipient countries. Philanthropic donors can fill the investment voids left by ineffective

mainstream programs, but developing a country's infrastructural capacities and competencies must remain a government's responsibility. By this estimation, an argument can be made that if a nation does not take ownership over its own developmental situation, philanthrocapitalism risks perpetuating the same top-down trends of traditional aid.

Another key debate in both philanthrocapitalism and crowdfunding—discussed further in the next section of this chapter— is around who should “own” aid funding. Development economist Chris Cramer writes that the most common associations with the aid ownership label are “being responsible for”, “being accountable”, “taking the initiative”, and “showing commitment” (Cramer, 2002: 1). As such, ownership is a relational concept, describing the connection between the donor and recipient. The United Nations Paris Declaration of 2005 called on most mainstream agencies to allow increased local ownership over ODA (OECD, 2005). Since then,

“Ownership has become... one of the key and most utilised concepts of the extensive list of jargon of international aid business. Host governments, donors, lenders, bilateral and multilateral international agencies, civil society organizations and scholars refer to ownership in a variety of contexts, more frequently in relation with the implementation of aid financed policy and other institutional reform packages” (Castel-Branco, 2008: 3).

However, despite these wide-reaching efforts to implement local ownership at various levels, a criticism of mainstream aid continues to be the imposition of conditionalities by donors on recipient countries. One reason that conditionalities are implemented is due to donor frustrations with shortcomings in reform programs (Cramer, 2002). Enforcing conditionalities on recipients falsely assumes higher likelihood that programs will be successful.

For philanthrocapitalism, the ownership question revolves around whether philanthrocapitalist funding provides stronger avenues for local ownership than traditional channels. Bishop calls money from philanthrocapitalists “free capital”, a concept I will

continue to explore and critique in later chapters. The freedom of philanthropic funding suggests that donors do not expect financial payback on investment, and it is often given without specifically constraining stipulations or conditions (Bishop, 2009). However, McGoey (2015) disputes the idea that philanthrocapitalist aid comes with “no strings attached”, documenting how the deluge of elite philanthropy in the last decade has created a world in which billionaires wield more power over issues like international education policy, agriculture, and global health than ever before. She argues that when large charitable organizations replace governments as the providers of social welfare, their largesse becomes suspect. In the case of philanthrocapitalism, although the money given is ‘free’ in the sense that no repayment is expected, the power that these wealthy individuals wield over how their philanthropic funds are spent is in fact a different form of attached string. Furthermore, in certain cases particularly in the global south, philanthrocapitalists often create the systemic economic instability and inequality that their foundations are purported to solve (McGoey, 2015).

Mikkel Thorup agrees that philanthrocapitalism is dependent on inequality persisting in order to exist, writing “philanthropic capitalism is the idea that *capitalism is or can be charitable in and of itself*” (2013: 7). His critique shows that for successful philanthrocapitalism, the rich will need to stay rich in order to help the poor, effectively negating the altruistic nature of gestures like the afore-mentioned Giving Pledge where the world’s most affluent promise to donate most of their money. Edwards has similarly critiqued the idea that billionaire philanthrocapitalists, who already influence the private sector due to their corporate successes, should expand their authority into the charity sector. Edwards asks the question, “Why would you give business more influence in society by commercializing philanthropy, and eroding practically the only places left where we can still be equal and create solutions together which are not dependent on purchasing power or the zero-sum game of the marketplace?” (Demos, 2010: video). He suggests that philanthrocapitalist funding should be redirected towards strengthening civil societies in aid-recipient countries, particularly local organizations, evaluating impact, and public engagement (Edwards, 2008). Until and unless large-scale philanthropic funds are redirected to localized actors, philanthrocapitalists risk being “... complicit in the

reproduction of relations of domination” (Wilson, 2014: 1156) that are already present among societal elites. This suggestion is particularly interesting in light of the funding discussion from Chapter 2, where I detailed how empowerment and civil society organizations in countries like India are often underrepresented in public funding schemes. From Edwards’ perspective, philanthrocapitalists, focusing on constantly marketizing and innovating the aid sector, could redirect their efforts to strengthening existing civil society and public engagement organizations, such as rights-based organizations.

While several prominent facets of the relationship between philanthrocapitalism and crowdfunding are discussed in the next section, it is important to mention here the prominent rise of micro-philanthropy and citizen aid. As Bishop and Green describe in their chapter “We Are All Philanthrocapitalists Now”, micro-philanthropy— particularly when facilitated by the rise of digital crowdfunding platforms— has “... made available to everyone the essential features of philanthrocapitalism that only recently were available only to the super rich... these sites will also increasingly allow ‘micro-philanthrocapitalists’ with only a few dollars to give to achieve some of the ‘hyper-agency’ of a Bill Gates or George Soros...” (2010: 239). This ‘hyper-agency’ is achievable through the digital platforms, like GlobalGiving and others, because now even a person of average financial means can support any among thousands of philanthropic project options with the click of a button. In this context, digital crowdfunding and micro-philanthropy are effectively one-and-the-same, with *The Economist* writing,

“... the internet now permits what might be thought of as microphilanthropy. Through a technique called crowdfunding, in which members of the public donate small sums to projects they like the look of (sometimes in the knowledge that the donation will be taken up only if sufficient other pledges are made to surpass a stated target), the possibility of... philanthropy has been extended to those of more slender means” (2012: online).

This highlights the connection between philanthrocapitalism and crowdfunding, demonstrating that the mechanisms that constitute philanthrocapitalism are farther

reaching than simply mobilizing HNWI wealth. In the case of micro-philanthropy, technologies like crowdfunding platforms give the average citizen the ability to become an engaged philanthropist themselves, even at a smaller scale. Anne-Meike Fechter (2018) calls this practice of engaged small-scale philanthropy ‘citizen aid’, an interconnected citizenship framework whereby individuals funnel flows of resources directly to beneficiaries in need of assistance. In Fechter’s case, the citizens often develop these micro-philanthropic projects themselves, whereas in crowdfunding they provide funds for social projects digitally. McKay and Perez further note that “... ‘citizen aid’ is what local and informal groups offer to fellow citizens. Citizen aid groups are tied to place and work through longstanding personal relationships” (2019: 3). Throughout this thesis, I continue to note how crowdfunding platforms attempt to enable and recreate the feelings of connection gained through direct citizen aid, but in a digitally mediated space. Furthermore, I will draw out the personal and impersonal connections between philanthrocapitalism, crowdfunding, and citizen aid. I do this by exploring how intimate technologies enable the leveraging of personal relationships and by asking to what extent platforms provide citizen aid mediation.

Similar to Bishop and Green’s (2010) definition of philanthrocapitalism allowing average citizens the ‘hyper-agency’ of HNWIs as a result of emerging technologies, crowdfunding platforms also allow those looking to participate in citizen aid the ability to connect with localized projects, albeit online. In the following section, I specifically explore the literature around crowdfunding platforms, and how these platforms are situated within the realm of philanthrocapitalism. I further look at the notions of brokerage, and how crowdfunding platforms broker relationships between individual donors and beneficiaries.

3.2: Crowdfunding Philanthropy: Can Fundraising Platforms Be Egalitarian?

During a debate in 2010, Matthew Bishop and Michael Edwards— arguing for and against philanthrocapitalism respectively— placed crowdfunding platforms under the umbrella of philanthrocapitalism, something Bishop and Green (2010) confirmed in their book. While there is some debate about whether platforms like GlobalGiving belong there, this section presents a review of digital crowdfunding literature demonstrating how platforms are, in

practice, a blend of philanthropy and capitalism. I begin by discussing how platforms fit into the larger conceptual framework of philanthrocapitalism despite their perceived egalitarian origins. I then note how crowdfunding platforms serve as brokers between individual donors seeking to participate in citizen aid and the beneficiaries, most often by using stories as the ‘emotional glue’ that holds these connections together. I conclude this section by discussing how crowdfunding platforms are further harnessing and leveraging existing social capital and interpersonal relationships. I do this by examining how platforms use new digital technologies not only to create innovative, market-driven fundraising models, but also to study how they end up amplifying existing relationships and power dynamics. My analysis seeks to highlight crowdfunding’s perceived strengths but also the prominent digital inequalities rooted in these platforms.

While Bishop and Edwards may argue that crowdfunding platforms are part of the larger ecosystem of philanthrocapitalism, Ann Light and Jo Briggs (2017) define digital crowdfunding platforms in a more neutral sense. They write that platforms serve as “...infrastructure, something to be built on, and its design will influence but not determine, what can be built on it... Working alongside the design features of the platforms are the social, economic and legal aspects of financial systems that evolve over time and also constrain what platforms can enable” (2017: 798). Despite acknowledging that certain elements of digital platforms can change, this framing largely alludes that the platform itself is simply the technology: the digital infrastructure whose design does not determine what can be built on it. This definition of crowdfunding platforms as inherently apolitical spaces serves the platforms well, allowing them to sell themselves as a democratic, egalitarian space for fundraising (Büscher, 2016). However, one shortcoming of this rationale is that the technology does not run itself, with individuals being necessary to use the product. This implies that while the technology may be egalitarian, apolitical and unpolarized, the people who design, implement, and control the platforms may not be. This notion re-emphasizes the murky space crowdfunding platforms occupy, traversing themes of philanthrocapitalism and ICT4D, in their attempts to create a new model for distributing aid.

Though the actual digital coding of a crowdfunding platform may be written with apolitical intentions, that does not change the fact that the majority of crowdfunding platforms are businesses beholden to their employees, beneficiaries, and investors. Through this lens, the nature of attempting to create an equal, democratic fundraising space for social causes while still acknowledging the bottom line of needing to drive a profit margin fits crowdfunding platforms firmly under the umbrella of philanthrocapitalism. Edwards has openly critiqued organizations like GlobalGiving— which I use as a prominent case study from Chapter 4 onward— implying that crowdfunding is a catalyst of the “poisonous capitalism” that encompasses philanthrocapitalism (Demos, 2010: video online). Author Shameem Black agrees, exemplifying microfinance institutions like Muhammad Yunus’ Grameen Bank and lending platform Kiva as further manifestations of global capitalism and economic liberalism (Black, 2013).

Another key aspect of crowdfunding platforms and their philanthrocapitalist nature is the actual marketing that goes into making them successful. These promotional branding strategies are often used at the corporate level with the purpose of recruiting more investment or selling products, while at the philanthrocapitalist level the gaze turns towards using successful marketing practice to secure more donations. One reason that NGOs in particular use marketing-driven models like crowdfunding is because they have tight budgets and need to diversify funding streams. In this way, branding themselves towards their target audience— the everyday micro-philanthropist— becomes critical. Crowdfunding is, at its heart, about effective marketing through story-telling, and using these stories to develop relationships with existing or potential donors. As Kiva⁷ co-founder Matt Flannery notes, the stories of borrowers are “the heart of Kiva’s goals and strategies” (Flannery, 2007: 31). The stories are the marketing device, a key factor that differentiates crowdfunding organizations from other online platforms (Schwittay, 2014). Whether they are the stories of a grassroots GlobalGiving partner in Nepal or a Kiva borrower in Uganda, the narrative acts as emotional glue that binds the donor and recipient together in a way not

⁷ Kiva is a crowdfunding platform based in California that focuses on small loans and micro-lending. While my research largely focuses on crowdfunding for NGOs, Kiva is one of the most widely discussed platforms in existing literature on crowdfunding.

found in traditional aid channels. Donors are made to feel as if they can relate to the recipients and in many cases, the donors do have a direct or indirect connection to the cause they are supporting. This creates a link that mimics the personal relationship found between donor and recipient in citizen aid (Fechter, 2019). Black describes this relationship through the photos posted on the donation webpages, saying,

“These portraits are decidedly not the kinds of images that saturate Western media: they are not well-composed images of extraordinary suffering, of recognisable emblems of pathos. They are ordinary snapshots, taken by what seem to be ordinary photographers, and thus mimic the visual idiom of bourgeois amateur representation in a way that lessens the perception of difference between borrower and lender” (2009: 277).

While marketing and imagery may be useful in brokering a bond between the donors and recipients, the effects of this emotional glue can create a false sense of solidarity between them, particularly in the case of Kiva’s micro-loans. As Megan Moodie explains, “The virtual relationship channels the emotions of lenders in such a way that they can both distance themselves from any potentially harmful effects on the borrower (i.e., risks) at the same time that they feel a connection to that individual borrower located at a vast geographical remove and across divides of class or gender” (Moodie, 2013: 280). In this sense, the donor can enjoy a ‘best of both worlds’ scenario through the digital platform, one where they digitally distance themselves from the messy realities and contexts of the project they are supporting, while simultaneously feeling connected to the individual cause or person they’ve supported.

This excerpt highlights the important brokerage role that platforms play in mediating the relationship between donors and recipients. David Lewis and David Mosse define brokerage in development as social actors functioning “... as active agents building social, political, and economic roles...” (2006: 11). More specifically, Fechter defines brokers in citizen aid as actors able to spot an opportunity for decentralized aid while also making the brokerage possible in the first place (2018: 6). In the case of wealthy NGO founders, a certain level of social savviness is required to function not only as an organizational executive, but also as

the primary broker of individual fundraising connections. This pressure to constantly expand their private donor network is a form of invisible labor that often goes uncatalogued. For the purposes of my research with NGOs, rather than borrowers and lenders as in the Kiva case, this relationship is between individual donors and local organizations. Fechter writes that an important element of brokering citizen aid is the “...desire from supporters to establish a personal connection with individuals who are very differently situated to them in relation to geography, language, culture and life worlds” (2018: 2). Both Moodie and Fechter highlight the desire for connection from the donor that serves as a foundation for both digital micro-philanthropy and citizen aid. My research demonstrates how crowdfunding platforms capitalize on this yearning, and broker the desired connection through digital means.

While the ‘scalability’ of crowdfunding has often come under scrutiny, particularly in relation to mainstream aid, I found that often the smaller scale of both the crowdfunding platforms and the projects they promote is a prominent selling point to prospective donors. This limited scale is exactly what appeals to the “everyday philanthrocapitalists” described by Bishop and Green (2010). As Black writes about Kiva projects,

“...the small scale of Kiva is paradoxically what leads to its embrace by a public that feels enfranchised by the ability to direct loans to specific individuals... Kiva thus animates personal emotions of cosmopolitan responsibility that are significantly diluted in institutional paradigms of humanitarian aid” (Black, 2013: 108).

Brokering feelings of ownership over a donation are also easier to facilitate when the project is limited in scale, and one of the main mechanisms in creating those feelings is effective storytelling. Also writing about Kiva, Anke Schwittay notes, “Because Kiva works through forging intimate human connections, it is a prime location to study the mobilization of affective investments... Kiva’s are narratives of empowerment, agency and hope because they capitalize on newer technologies of assistance and communication” (2011: 54). This notion of emotionally-driven affective investments demonstrates that donors are not only looking to connect to a cause (or in Kiva’s case, a borrower), but they also want to feel that

their money is actually ‘making a difference’ (Fechter, 2018: 2), effectively transforming that knowledge into their return on investment. These ideas of affective giving and needing to make a difference feature prominently in discussions of my findings in Sections II and III, where I look at how intimate technologies like crowdfunding platforms and social media motivate individuals to practice micro-philanthropy.

While it is very true that crowdfunding platforms serve as brokers between new donors and recipients, existing literature supports the notion that crowdfunding platforms also harness and leverage existing relationships and social capital. John Harriss refers to social capital as “...the resources that are inherent within certain social relationships...” (2001: 2). While Chapter 8 will discuss the implications of this social capital in much further detail, here I preliminarily explain how social capital influences crowdfunding. While some argue that platforms are designed effectively as blank canvases for their users, there is a growing body of literature that demonstrates how they are not neutral actors (Gillespie, 2010; Büscher, 2017), and in fact often serve to reflect, reproduce, and amplify existing social dynamics in a digital space (Schwittay and Braund, 2018). As Gillespie notes, “...[platform] choices about what can appear, how it is organized, how it is monetized, what can be removed and why, and what the technical architecture allows and prohibits, are all real and substantive interventions into the contours of public discourse” (2010: 359). As will be evidenced in later chapters, many donors that contribute to NGO projects on crowdfunding platforms come from within the NGO’s existing social networks. Therefore, the platforms create digital tools to encourage NGOs to convert these existing supporters into online donors, effectively monetizing existing social relationships and turning them into a financial resource to be tapped through the architecture of the platform.

This conversion of existing supporters into online donors who give to the NGO through a platform, share their enthusiasm for the cause on social media, and even invite their own friends to contribute creates ‘digital social capital’ (McKay and Perez, 2019) for the NGO. This also serves to demonstrate how in many cases, the technological features are only serving to amplify and digitally evolve the existing relationships and social capital. As Kentaro Toyama writes, technological tools “...can be helpful in a variety of entrepreneurial scenarios, [but]

alone very rarely create meaningful change. A focus on human and institutional capacity remains indispensable” (2011b: 24). Toyama further writes that at its core, the novelties of technology do not dismiss the fact that “...technology only amplifies human forces...” (2011a: 80). In this sense, it is clear that regardless of theoretical claims that technologies like crowdfunding platforms are meant to be apolitical and egalitarian for users, they were still designed and implemented by very human forces with individual motivations and they operate within an overwhelmingly capitalist system of competition and constant innovation.

This reality also serves to demonstrate that while many platforms work with NGO partners— as is the case for all of the platforms in my research— their egalitarian aims and selling points are shaped by the underlying need for market-based success, effectively encouraging their partners to use rather than create social capital. Therefore, while these platforms perform their altruistic duty as brokers facilitating the raising of unrestricted funds from private donors, they simultaneously leverage the existing social capital of their NGO partners to drive traffic to their sites. This practice is thrown into stark relief by the digital inequalities and affordances that are prevalent in crowdfunding, and these issues will be discussed in the next section of this chapter.

3.3: ICT4D – Can Technology Bridge The Digital Divides?

The realm of literature on information and communications technologies for development (ICT4D) has come to significant prominence over the last two decades. The international development space is suffused with the promises of technologically enhanced aid delivery, from ‘big data’ modeling of prospective economic outcomes to mobile-friendly public crowdsourcing features (Heeks, 2010; Toyama, 2011a; Schwittay and Braund, 2018). My research falls within the realm of current ICT4D debates for multiple reasons. Firstly, crowdfunding platforms by nature are built online, making those platforms that facilitate social projects inherently an ICT4D tool. Secondly, as I’ll explore more extensively in Sections II and III, the use of crowdfunding platforms by NGOs necessitates the use of other ICTs, including social media, email, mobile money platforms, and communications tools like WhatsApp. And finally, the ICT4D push towards digitizing and innovating development

practice fits firmly into the narrative of philanthrocapitalism given the emphasis on using successful emerging technologies and business models. In this section, I will explore existing literature around ICT4D, discussing the field and its influence on development discourse and practice. I then particularly focus on digital divides and inequalities as this aspect of ICT4D is highly prominent for my research. I end this section with a brief analysis of what Tony Roberts (in Hernandez and Roberts, 2017) calls “The 5 ‘A’s of Technology Access”—availability, affordability, awareness, ability, and accessibility— and how they relate to my research project.

The body of literature on ICT4D is vast and ever-multiplying, much like the actual practice of ICT4D itself. Particularly in recent years, global expansion of the internet has touched even the furthest corners of the world. With this broadening of internet access, the uses of digital technologies also expanded quickly into the development sector. Commenting on this phenomenon, ex-Head of Microsoft Research Kentaro Toyama writes, “The last two decades of the information technology industry have witnessed unimagined successes whose pace is only accelerating... Encouraged by these achievements, the technology industry has broadened its horizons and looked beyond mature economic markets to seek impact” (2011a: 75). Brewer et al agree that technology access expansion has changed development practice when they say, “Alongside good governance, technology is considered among the greatest enablers for improved quality of life... We believe that technology has a large role to play in developing regions...” (in Toyama, 2011a: 75). Richard Heeks (2010b) describes this new era of technology-infused development as “development 2.0”, noting how these new information technology (IT)-based models, when implemented properly, can transform the structures and processes we use in development practice. To highlight just how fast these changes have come about, particularly in the Global South, Heeks writes,

“In 1998, less than one out of every 100 inhabitants in developing countries was an Internet user. By 2008, that figure was 22 out of every 100. In 1998, two of every 100 inhabitants in developing countries was a mobile phone subscriber. By 2008, that figure was 55 out of every 100. Shared usage takes

this further: even in the world's poorest continent—Africa—an estimated two-thirds of the population now has access to a mobile phone" (2010b: 22).

To provide more context on ICT4D broadly, George Walsham notes that it can be difficult to take stock of ICT4D research because it spans such a breadth of academic disciplines including information systems, computer science, sociology, geography, community informatics, anthropology, development studies (2017: 19). Furthermore, it is important to note that the recent era of internet expansion is not the first time technological advancements have been as critical for development practice and discourse. In fact, as Kleine and Unwin note, "Historically technological innovation has always played a key role in development, so much so that many early development interventions were called 'technical assistance projects', and some still are" (2009: 1045). At different points in history, evolutions like specialized agricultural seeds, pesticides and fertilizers were judged to be as transformative to whole societies as the internet is now (Kleine and Unwin, 2009). So why then is this particular era of internet and broadband connectivity so crucial to modern development practice and discourse? Heeks (2009) argues the macro-level reason is that social, economic, and political life in the 21st century will become increasingly digital. Chapter 2 demonstrated how even in a poverty-rife country like India, hundreds of millions of citizens have recently acquired access to smart phones, online banking, and text communications capabilities.

However, despite these fast-moving improvements, one of the most pressing and unavoidable debates in ICT4D discourse is the prevailing disparities and inequalities that are still present after an area has experienced a period of digital development. As Walsham notes, "The current world remains one of striking inequity, despite major advances in many areas including that of technology" (2017: 37). At present, one-third of the global population do not own a mobile phone and about half do not have regular internet access. While these numbers are certainly an improvement from even ten years ago, the divides created between those who have internet access and those who do not creates digital exclusion where those without access are rapidly being left further and further behind. This situation has created "A series of digital divides...adding new digital dimensions to poverty in the twentieth

century...In an increasingly digital world, existing (dis) advantage is being amplified in ways that give rise to new digital dimensions of poverty” (Hernandez and Roberts, 2017: 2). Perhaps unsurprisingly, those who are most negatively affected by these digital divides are often the sectors of the population most vulnerable in the first place, particularly in relation to race, gender, and class.

Issues around digital divides and digital inequality also span across the many disciplines that make up ICT4D. For example, sociologists Laura Robinson et al write, “Digital inequality is one of the most prominent of these new forms [of inequality], as it has the potential to shape life chances in multiple ways. Even though we are only at the dawn of the digital age, digital inequality has already gained a foothold and will continue to make its presence felt across many arenas of contemporary society” (2015: 570). As discussed in Chapter 2, India has faced an enormous digital shift in the last twenty years as the country’s information and communication technology (ICT) industry has boomed and many of the remotest villages have become electrified. But while early ICT4D literature was overwhelmingly celebratory of the potential positive impacts of digital development, more recent research from the Global South demonstrates that wide-spread increases in digital access has not only created the digital divides noted above, but also digital inequalities among those who do have access (Robinson, 2015). There are often claims that once technology is widely available, many of the world’s most pressing issues will become obsolete. Current promotions for various tech-based services often make claims such as “technology empowers women” or “technology increases accountability”, but these ignore the human capabilities and resources that are necessary to access and operationalize these technological tools (Faith, 2018). Later in Sections II and III, I analyze the various ways in which crowdfunding platforms promote themselves as offering digital accountability measures for their NGO partners.

These continuing strains of inequality in the current internet-intensive digital era are important to note because increased technology, or even increased access to technology, is not a ‘magic-bullet’ solution to root causes of social problems. As Toyama notes in his ‘law of amplification’, “...technology has no transformative capacity in and of itself...technology can only amplify existing human capacity and intent: it cannot act as a substitute where human

capacity and intent do not exist” (in Hernandez and Roberts, 2017: 6). In the case of my research on crowdfunding platforms and the NGOs that use them, this relationship between technology access and human capacity plays a central role considering that “Those who function better in the digital realm and participate more fully in digitally mediated social life enjoy advantages over their digitally disadvantaged counterparts...” (Robinson et al, 2015: 570). As discussed earlier in this chapter, crowdfunding sites exist online as a digital tool, but are built to reflect the human intentions, needs, and skills of those managing the platforms. This also supports the idea that the law of amplification functions not just in positive ways, but also in negative ones; it as equally amplifies poor digital skills and capacities as strong ones.

When further discussing ideas around amplification of and access to technology, Tony Roberts (2017) of the Institute of Development Studies notes that the 5 ‘A’s of technology access— shown in Figure 1 below— are important to consider. The 5 As are availability, affordability, awareness, ability, and accessibility. These areas of technology access should be used by designers of digital development programs, in order to mitigate the chances of those most vulnerable being left behind. Unfortunately, the current reality is that many domestic and international development programs in the Global South have focused on technology-first approaches, where simply having access to digital tools is a pre-requisite to all that follows. These approaches can often lead to a lack of program success. As global health specialists like Nadine Bol et al (2018) note that despite access to technologies— such as mobile health apps in the case of their research— an individual’s age, education level, and digital literacy were the most notable predictors of whether they would use the available apps. This demonstrates that while access is indeed critical, there are many subsequent steps required before certain issues can be resolved. As Hernandez and Roberts note, “Expanding technology provision without understanding of the multi-dimensional nature of the digital divide comes with the risk that digital divides in access are bridged without the necessary capacities to translate access into digital dividends” (2017: 12). As the 5 As of technology access are critical to my research with crowdfunding platforms and 25 local NGOs in India, I briefly review each of them below.

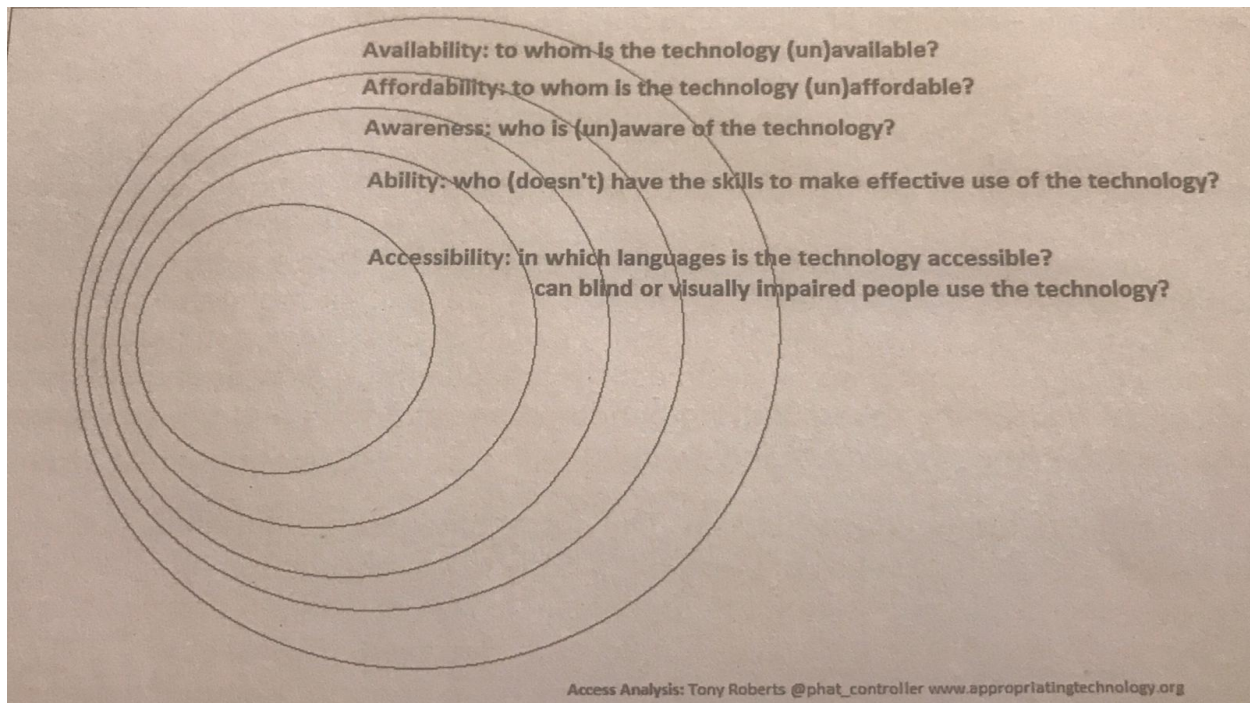


Figure 1: Visual of Tony Roberts' 5 'A's of technology access taken from Hernandez and Roberts, 2017.

As Roberts (2017) writes, when it comes to technology access, availability of the digital services is a critical starting point. For many areas of the world, particularly in the Global South, internet access is still not widely available. Though Heeks (2010b) noted that this issue is rapidly improving, the areas within specific countries that are still unconnected to the 'grid' are often those already marginalized by a variety of factors including location, education, and income. This therefore results in more affluent and/or urbanized areas benefitting from the best availability of technology. Next in the concentric circle model (Figure 1 above) is affordability, alluding to the fact that many who have digital availability many not be able to afford it, or at least afford it regularly. Roberts notes the Philippines as a prime example of this, writing, "The Philippines has the slowest and the most expensive internet connectivity in Asia, with artificially high prices due to a duopoly of providers. For many Filipinos on low incomes connectivity is out of reach" (Roberts, 2017: online).

The third 'A' after availability and affordability is awareness. A lack of awareness of digital tools and resources often leads to non-use (Roberts, 2017). Perhaps unsurprisingly, most of the highest levels of technology awareness come from the same urban, affluent areas that

have the best availability. The more rural or remote the area, the lower the awareness of tech-based services becomes. Once awareness is addressed, actual ability becomes a concern. As Roberts writes, “Even where awareness levels are high a person’s *ability* to make effective use of technology may be limited by a lack of skills or knowledge. Insufficient time and resources for user training and capacity building are a feature of many technology for development programmes” (2017: online). Critical geographer Melissa Gilbert agrees that there are many hinderances beyond digital access that impede an individual’s ability to fully leverage the use of various technologies, including inequalities of place, scale, and power (2018: 1001). This reality demonstrates that digital proficiency is indeed a skill that takes time and resources to learn, a luxury that many cannot obtain due to their circumstances. Furthermore, these digital skills are not fixed and are constantly evolving along with the technologies, requiring further abilities in order to maintain them. The final ‘A’ of technology access is, in fact, accessibility. Roberts notes that accessibility in this case more specifically relates to those with disabilities that keep them from obtaining the technology resources that are accessible to others. He writes, “Disabled people living on low incomes are among the most marginalised in society. If we design technologies that are inaccessible to people who are blind or visually impaired (for example) we risk adding yet another layer of relative disadvantage” (Roberts, 2017: online).

As evidenced throughout this section, the field of ICT4D, particularly through the prolific advancement of global internet access, has changed the landscape of international development over the last two decades and will continue to rapidly do so in the near future. However, even with the sweeping changes the world has experienced, there are certain pitfalls of rapid digitization that are difficult to avoid, including digital divides and inequalities. Technology access, especially in relation to Tony Roberts’ 5 A’s explored above, is a major issue that governments and development practitioners alike will continue tackling in the coming years. My research with crowdfunding platforms notes how these access concerns played out in the Indian crowdfunding space. Before moving on to my findings in Sections II and III, literature on another prominent digital issue— affordances— will be addressed next.

3.4: Affordances – Using Digital Technology Effectively for Fundraising

“The affordances of the environment are what it offers the animal, what it provides or furnishes. Either for good or ill. The verb to afford is found in the dictionary, but the noun affordance is not. I have made it up. I mean by it something that refers to both the environment and the animal in a way that no existing term does. It implies the complementarity of the animal and the environment” (Gibson, 1977: 56).

While the previous section of this chapter explored the wider literature around ICT4D, this section will focus on the concept of affordances, particularly digital affordances. I discuss here the very fluid and ever-changing nature of digital affordances, with specific regard to how my research on crowdfunding platforms and social media usage interact with this literature. The concept of affordances was coined by psychologist James J. Gibson (1977), quoted above, in his discussion of the relationship between people and the environment around them. More recently the concept has been taken to mean the “actionable possibilities” in an environment, with Andrew Coyle defining affordances as “a readily perceivable interaction possibility. It occurs when an object, whether physical or digital, has sensory characteristics that intuitively implies its functionality and use. For example, a handle on a coffee cup affords picking up, just as Amazon’s “add to cart” button provides a cue for initiating a buying experience” (2015: online). Earl and Kimport coin digital affordances as “...the actions and uses that the technology makes qualitatively easier or possible when compared to prior technologies” (2011: 32). As such, affordances are enablers, or in the digital sense, the feature that enables an action to occur. For the purposes of this section, and my research more broadly, I focus on these definitions of digital affordances, which are essentially digital behavior cues designed to resemble things in the physical world⁸ (Coyle, 2015). I begin this section by looking at how digital affordances

⁸ Coyle’s (2015) example of Amazon’s “add to cart” button is very useful here. On most online shopping sites, the button for one’s digital shopping cart is simply a small picture of a physical shopping cart. The same can be said for other examples of digital affordances resembling their physical counterparts, such as the original ‘Save’ icon in Microsoft Word looking like a floppy disk.

impact digital development avenues directly before focusing on crowdfunding platforms. I also discuss how the digital affordances and environmental affordances often interact with and affect each other in development and crowdfunding spaces. This leads into the second part of this section where I discuss the role of social media affordances, specifically focusing on the connection between affordances in crowdfunding and social media channels.

Digital affordances have unquestionably affected the development landscape, particularly the NGO sector. As Hadas Eyal writes, “Compared to prior technologies, the digital revolution has made it easier and possible for NGOs to self-produce multimedia messages and to self-distribute them directly to journalists and to decision makers” (2016: 120). In addition to visual media, fundraising has been irrevocably changed by digital affordances. Fundraising calls that used to arrive by post with an envelope to send a donation cheque have now been replaced by “donate here” buttons on NGO websites and emails. In many parts of the world, digital financial transactions have replaced the consistent use of physical cash, resulting in a ‘cashlessness’ (Masiero, 2017) that has affected the NGO sector as well as the general population. Perhaps unknowingly, crowdfunding platforms employ Earl and Kimport’s (2011) definition of digital affordances when promoting their technological services to NGOs, advocating that their online portals will help revolutionize an organization’s fundraising strategy. As my data will show, many NGOs in my sample found this access to new online fundraising tools to be quite useful, and a major improvement in their existing digital fundraising endeavors.

However, it is crucial to note that it is not simply the technological affordances of crowdfunding platforms that draw users— be they NGOs or individuals— into online fundraising. My research found that there is often a blend of digital and the socio-environmental affordances Gibson (1977) spoke of when he came up with the term more than forty years ago. Becky Faith’s research on mobile phone usage among low-income women in the United Kingdom also confirms this blend of digital and environmental affordances. Faith (2018) notes that while smart phones afforded these women access to internet-based information and services, socio-environmental affordances like cost of data plans and keeping the phones charged were significant hindrances, demonstrating that

digital affordances can amplify existing structural inequalities. My research investigates this dichotomy as well. While the digital affordances of crowdfunding platforms do offer features like fast online donations, mobile-friendliness for project pages, and increased visibility to a wider audience, as mentioned earlier in this section the tech alone cannot drive a person to action. That effort in compelling an individual to contribute to a cause, whether online or not, is still an impetus that must come from the humans behind the technology, in this case the NGO staff running the fundraising campaign.

Since the efficacy of the technology and affordances often depend on the capabilities of the humans using it, certain digital and social inequalities become immediately apparent. As Toyama notes,

“Those with better education, more wealth, and greater influence can accomplish more with the same technology. Bill Clinton or Bill Gates could accomplish more than you or I with a week’s unlimited use of the Internet. This is what I call technology’s “Law of Amplification,” ...Technology is a tool; it amplifies existing human capacities. This means that if anything, indiscriminate dissemination of digital technology tends to aggravate inequalities. Technology helps only when there is firm intention—economically, politically, culturally—to push against the gradient of inequality” (2016: 29).

Crowdfunding platforms often suggest that a key benefit of their interface is to provide access to the same digital fundraising tools to all of their partner organizations. However, as noted above, simple access is not the key inequality issue at play. Using the example of smart phones— a desirable product for effective digital crowdfunding— some users will have the latest iPhone while others will be using outdated, slower models. Furthermore, even if everyone had access to a smartphone, there would still be inequality in the digital capabilities of using them, amplifying their disparity against those who have better devices and skills. My research explores these ideas of amplification and inequality, and examines

the various social, financial, and digital resources that are necessary for various NGOs to successfully crowdfund.

One of the mediums crowdfunding platforms recommend using to leverage digital affordances into building social capital is social media. The rise of a variety of social media platforms over the last decade has widely expanded the body of literature around digital affordances. In addition to the various digital affordances that these sites offer—including self-producing and self-distributing visual messages and content (Eyal, 2016)—social media in particular features what Wohn et al (2016) term as paralinguistic digital affordances (PDAs). They define PDAs as “...lightweight forms of communication that one can provide in response to others’ content on social media with a single click” (Wohn et al, 2016: 562). Hayes et al confirm this definition of PDAs, expanding it to write, “One of the most common affordances of social media is the ability to Like, Favorite, +1, or Upvote. As individuals and organizations upload billions of content items to social media daily... users utilize these one-click tools to signal a response... Thus, a single click may be sent and interpreted in a variety of ways” (2016: 171). These PDAs are one of the most prominent features of current social media platforms, and a key demonstrable way that digital affordances interact with social capital, creating digital social capital (McKay and Perez, 2019). For example, garnering a large number of ‘likes’ on a photo or having a video ‘go viral’ often builds a user’s digital social capital.

Considering that over 70% of the world’s internet users also use social media (Carr and Hayes, 2015), it is no surprise that crowdfunding platforms encourage their partners to actively use social media to engage with their audiences. As I will note in Chapter 8, increased social media activity does not always directly correlate to an increase in crowdfunded donations for an NGO, but rather works to build social trust and digital social capital between the organization and its online supporters. Crowdfunding platforms offer a host of services to help their NGO partners build a good social media presence. High quality content, particularly in terms of story-telling and visual imagery most often results in more engagement from a digital audience, leading to more PDAs on particular posts by facilitating “...communication and interaction without specific language associated with [the]

messages,” (Hayes et al, 2016: 173). This sort of low-risk digital social interaction with an NGO’s content will also lead to that organization’s posts showing up higher on an individual user’s Newsfeed in the future, affording the user increased opportunity to interact more regularly with the NGOs content, and perhaps eventually choosing to make a donation.

As with the greater body of digital affordances mentioned earlier, social media affordances and PDAs also face the same pitfalls and inequalities. As informatic computer scientists Raja-Yusof et al note, five key areas where social media affordances can assist in NGOs fulfilling their missions are “... promoting, training, fundraising, knowledge sharing and problem solving (2016: 395). My findings will demonstrate how local NGOs in India use social media and its affordances in the ‘promoting’ and ‘knowledge sharing’ categories, and whether or not they grasp that these aspects of social media must come first before the ‘fundraising’. Once an organization has effectively built up their digital social capital, audience members will be more likely to respond positively to a call for donations.

As has been evidenced throughout this section, and this chapter more widely, my research with crowdfunding platforms and their Indian partner NGOs sits at a nexus of several rapidly growing conceptual and theoretical frameworks, an overlap I have interpreted visually in Figure 2 below. My aim throughout this thesis is to demonstrate how my unique research into how digital platforms are transforming NGO fundraising complements existing bodies of literature around philanthrocapitalism, crowdfunding, ICT4D, and affordances, while offering new perspectives on how these fields interact with each other. Though the body of literature around crowdfunding platforms has been increasing in very recent years, to my knowledge none yet has focused specifically on the Indian crowdfunding space, or exclusively on crowdfunding for NGOs. By outlining key aspects of these various literature bases, I now close Section I on the premise of my research and delve into my own findings in Section II on ‘Platforms’.

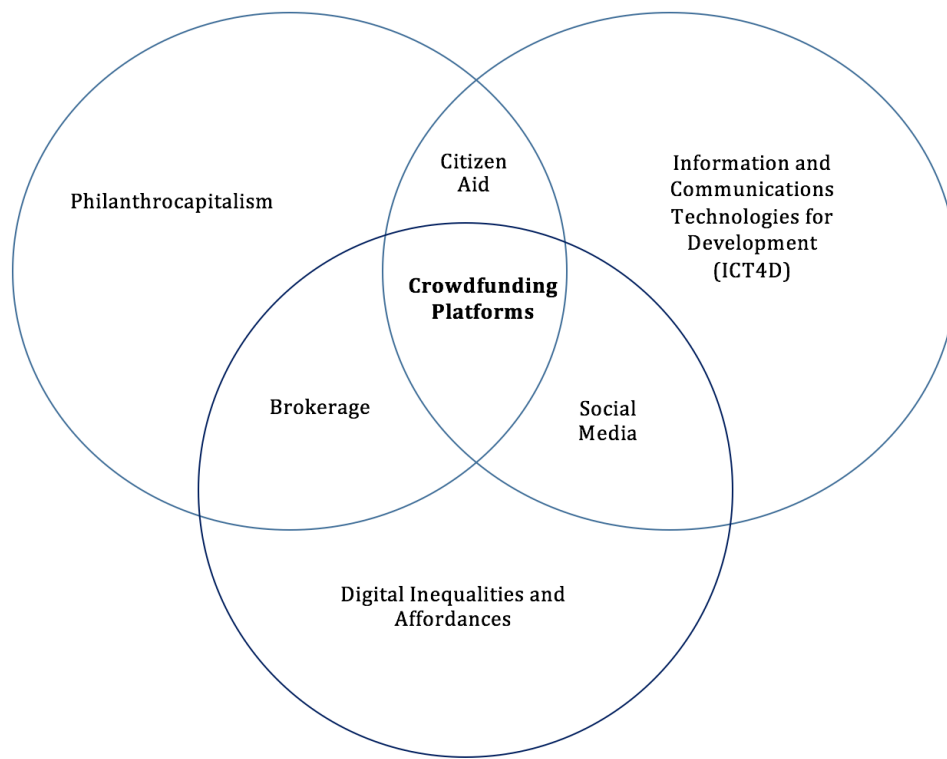


Figure 2: Venn diagram of the crowdfunding conceptual cross-section explored in this thesis.

Section II

Platforms

Chapter 4: The World Is Full of Problems, Is GlobalGiving Full of Solutions?

International crowdfunding platform GlobalGiving's slogan reads "The world is full of problems. GlobalGiving is full of solutions." Here in Section II on Platforms, I tackle the complicated premise of crowdfunding as a 'solution' to various international development issues. As established in Section I, technological advances and global access to the internet have changed how individuals interact with non-governmental organisations (NGOs) and charitable giving. This, coupled with industry-wide frustrations with traditional aid, have created an environment where NGOs are seeking funding from individuals rather than relying on large institutions. Within the realm of international aid and NGOs, critical importance has been placed on transparency, ownership, and accountability of organisations, with donors wanting exact details on how funding is being spent. For the purposes of my research, transparency refers to the openness organizations publicly have with their operations and finances, ownership refers to the influence both donors and recipient NGOs have over the funding provided, and accountability refers to the responsibility organizations have to donors and the public in regard to actions they take or programs they implement. Here in Section II, I focus on the 'marketized' philanthropic funding models of crowdfunding platforms that are now used by many NGOs globally. Micro-philanthropy and crowdfunding are said to play a critical role in the aid sector, including supplementing government provision for social causes, reducing societal inequalities of wealth and opportunity, triggering positive transformative change in society, and helping build a strong civil society (Sundar, 2017). This Section will particularly focus on three thematic areas including how crowdfunding is distinguished from traditional aid funding, what effects crowdfunding models are having on local NGOs, and how NGOs are using these new tools to more effectively fundraise online.

Going forward, references to 'crowdfunding platforms' will be limited to those that specialize in fundraising for NGOs. These crowdfunding platforms are a mix of organizations— some for-profit and some non-profit— that collect donations primarily from individual donations.

By channeling crowdfunded contributions, these platforms allow funding to be disbursed directly to their local NGO partners both domestically and internationally. Recipient organizations often use crowdfunding platforms to launch their digital fundraising efforts, and raise money for specific projects that are underfunded. The terms ‘micro-philanthropy’ and ‘micro-philanthropists’ are used to describe the individual donors that make charitable donations to NGOs via the platforms. The following three chapters in Section II will focus on experiences of the 6 crowdfunding platforms I researched and their 25 NGO partners.

In this chapter, I focus on GlobalGiving and their British subsidiary branch GlobalGiving UK as a case study, drawing on the 15 interviews I conducted between July 2017 and August 2018. During this time, I interviewed 10 separate managers, directors, and executives in their Washington, DC and London offices. As mentioned in Chapter 1, all names of interviewees have been left out for confidentiality purposes, and titles have been swapped to maintain further anonymity for the participants. I also include limited personal experiences from my own work with GlobalGiving in 2012, and my tenure as Fundraising and Communications Coordinator for The Branch Foundation— a GlobalGiving partner in Thailand— from 2012 to 2014. I begin this chapter with an exploration of the key differences between crowdfunding and traditional mainstream aid. I then discuss the nebulous distinctions between business and charity models, and the varying levels of success platforms have had when attempting to blend the two. The third and fourth sections of this chapter investigate the role of crowdfunding platforms and what gaps they are filling for NGOs. They present perspectives from GlobalGiving staff as to why they believe many NGOs have turned to crowdfunding for their individual giving needs. I end this chapter by looking at the ‘who, how, and how much’ of crowdfunding, where I discuss the more technical details of crowdfunding in practice.

4.1: Crowdfunding and Traditional Mainstream Aid – What’s the Difference?

Although NGOs are far from abandoning traditional grant funding and official development assistance (ODA), the emergence of crowdfunding platforms has offered these organizations a digital option to diversify project-based fundraising from individual donors. As established

in Chapter 3, crowdfunding platforms are one component of an overall movement towards 'digital development', where various Information and Communication Technologies (ICTs) are intended to create more meaningful and participatory development practices (Schwittay and Braund, 2018). Robert Chambers sees accessible digital technologies as a medium for empowering local actors, and advocates for the use of ICTs in the expansion of community participation in development (Chambers, 2010). As will be explored in this chapter, ICT-based platforms like GlobalGiving go one step further. They see crowdfunding as pushing the non-profit industry forward, not only through these enhanced notions of increased participation and local empowerment, but through innovation, creativity, and strong branding as well. The platforms I researched believe themselves to be vital in connecting micro-philanthropists with NGOs. As one GlobalGiving manager told me, "We're the glue that brings those two things together." This notion of using an artificially created spaces like digital platforms as a mechanism of building connections, relationships, and trust between individual donors and NGOs is a theme continually explored throughout this thesis.

In order to better understand why crowdfunding became a necessary avenue for many NGOs to pursue, it is critical to note the key differences between crowdfunding models and traditional aid. When situating crowdfunding and micro-philanthropy in the overall aid space, one GlobalGiving executive discussed how enormous amounts of money have been dedicated to causes like the Millennium Development Goals (MDGs) and later the Sustainable Development Goals (SDGs) with only marginal accomplishments. They believed that the success of development projects has less to do with simple financing and more to do with entrenched levels of disconnect between large international donor agencies and funding recipients. They also noted that micro-philanthropy and crowdfunding, though operating on a smaller scale than many mainstream funders, provide an avenue for individual donors to feel that connection to a cause or a particular project. This reasoning evokes Fechter's (2018) views on 'citizen aid', where micro-philanthropists pursue and promote charitable projects based on their own individual passions. Fechter argues that citizen aid is a component of a novel era of humanitarianism, one that is potentially not dominated by mainstream agencies or large international NGOs (INGOs).

Governments and large aid agencies have occasionally acknowledged the importance of individual donor connections to a cause. At times when large development actors have voiced an interest in connecting the general public to aid spaces, platforms like GlobalGiving have worked together with foreign aid agencies to advise them on localized strategies. One GlobalGiving UK director gave the example of parliament member Andrew Mitchell's "My Aid" initiative, which allowed the public to vote on how portions of the UK foreign aid budget were allocated. To this end, GlobalGiving UK has worked extensively with the Department for International Development (DFID) to encourage DFID-funded agencies to see smaller, local organizations as capable of receiving grant funding. According to a GlobalGiving UK executive, the aim of this effort is to "diversify the number and scale of organizations receiving ODA". GlobalGiving UK staff who participated in my research believe that any change in traditional aid is only possible if they can persuade major grant-makers and policy influencers to flow more money directly to localized NGOs, potentially bypassing bureaucratic players like INGOs. In order to facilitate this relationship, GlobalGiving has a rigorous enrollment process for NGO partners. It includes comprehensive due diligence requirements and a fundraising challenge, with further quarterly reporting and site-visits by staff once the NGO has become a partner. GlobalGiving use their partners' successes in these requirements in an effort to demonstrate that small, localized NGOs are trustworthy and accountable, indicating strong reporting and fundraising records as proof of funding used effectively. By working with important ODA decision-makers, GlobalGiving UK has become an influential player in facilitating grant flows to these small organizations.

This brings me directly to another prominent feature of crowdfunding platforms— their efforts to provide equal visibility to low-resource, local organisations as to larger, more established NGOs. According to the 25 local NGOs I researched, mainstream funding priorities and large grants are often allocated to bigger, brand name organisations with small NGOs and their reduced budgets going completely overlooked. Staff at GlobalGiving voiced the challenge of creating an equal opportunity platform, considering that larger NGOs often automatically come to crowdfunding with a well-developed individual donor base. One manager reported, "On the negative side, we have so many partners from all over the world, and there is a fear that organisations have of 'how will we compete in this space?' It's a very

capitalist fear for small organisations competing against organizations like Mercy Corps and other huge foundations. I think technology can help with that.” The embeddedness of the market-based logic within the crowdfunding space, despite the best efforts of staff to turn it into an egalitarian environment for NGOs, will be a recurring theme throughout Sections II and III.

One of the ways GlobalGiving attempts to create a more democratic platform is by boosting visibility of projects based on factors not pertaining directly to NGO size. This includes benefits such as homepage features and recommendations to GlobalGiving corporate partners. For many years, GlobalGiving used a three-tiered hierarchic system to separate all partners into ‘Partner’, ‘Leader’, and ‘Superstar’ categories based on performance, amount of funds raised, and donor engagement. They have now moved into a more nuanced system of awarding badges for different merits. Taken from the GlobalGiving website, Figures 3 and 4 below show how partner organisations are given ‘badges’ indicating different accomplishments on the platform. These badges include a green check-mark to indicate vetting, a purple heart for a ‘staff favorite’, a yellow thumbs-up for a site visit by a Field Representative, a brown trophy for high engagement on the platform, and an orange star for learning efforts. The inclusion of badges for site visits, platform usage, and learning efforts demonstrate GlobalGiving’s desire to not simply favor NGO partners that raise the highest sums on their platform. However, several of the badges pertain directly to an NGO demonstrating high levels of engagement with GlobalGiving and I will demonstrate throughout this chapter the shortcomings of using this type of model.

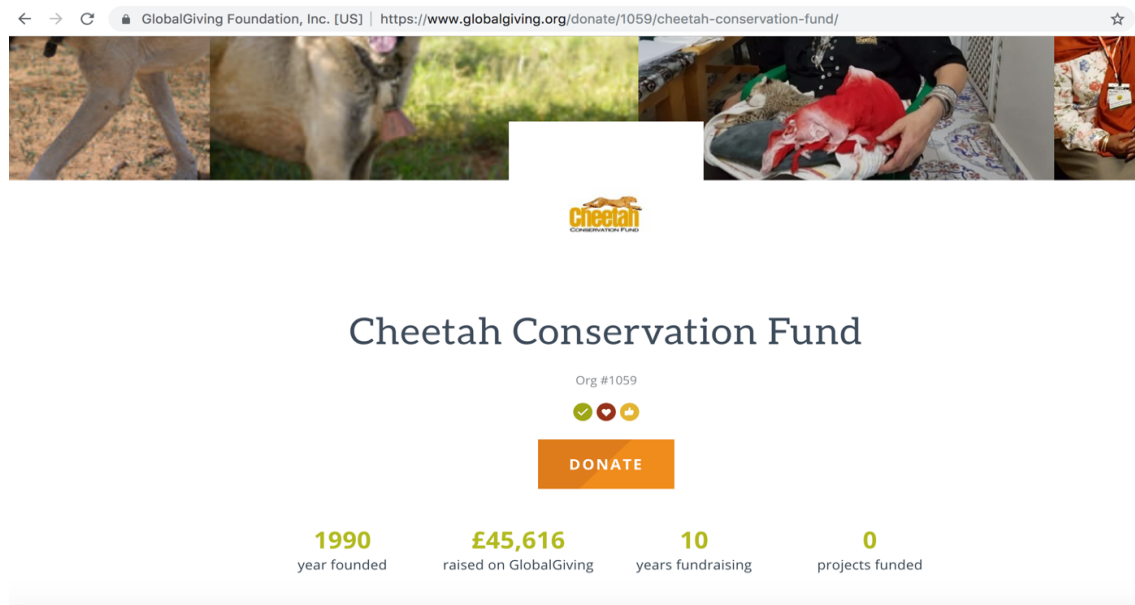


Figure 3: The GlobalGiving landing page for Cheetah Conservation Fund. Image was taken on 20 February, 2019 from <https://www.globalgiving.org/donate/1059/cheetah-conservation-fund/>.



Figure 4: The GlobalGiving landing page for Golden Baobab. Image was taken on 20 February, 2019 from <https://www.globalgiving.org/donate/12569/golden-baobab/>.

Another defining feature of crowdfunding platforms is that they seek to use ICT mechanisms to prevent charitable funds from disappearing into inefficient bureaucratic procedures or government corruption. This alludes to larger debates in the international aid space,

particularly those around accountability and ownership. In an attempt to shift away from underperforming international aid efforts of the previous decades, the Paris Declaration of 2005 called on most mainstream agencies to allow increased local ownership over ODA (OECD, 2005). As introduced in Chapter 3, ownership is a relational concept describing the connection between the donor and recipient. In recent decades, there has been a major push from large international aid bodies to allow responsibility for aid ownership to shift to the local actors (Cramer, 2002), removing layers of bureaucracy in the process. GlobalGiving staff voiced a desire to further limit financial inefficiencies; they facilitate higher levels of ownership for their partner NGOs by allowing micro-philanthropists to make donations directly to local charities via the platform. This brokerage is an attempt to mitigate the many tiers of bureaucracy and inefficiency NGOs unavoidably face with traditional aid.

Furthermore, for micro-philanthropy and crowdfunding, the ownership question also revolves around whether platforms offer stronger avenues for local NGOs to have ownership over how the funds are utilized after they are raised. As discussed in the previous chapter, ODA conditionalities have often placed restrictions on local NGOs. By contrast, the ‘free capital’ of crowdfunded donations implies that individual donors do not expect any form of return on investment and the money is often given without stipulations (Bishop, 2009). While the true freedom of crowdfunding donations will be debated throughout this thesis, staff members at GlobalGiving do believe that funding from individual donors allows for more spending autonomy for the local NGO partners. One executive told me, “Crowdfunding is appealing because local NGOs need unrestricted funds. They continue to go after big grants because the payoff of winning one is huge. But it’s so conditional— maybe they can’t use it on salaries or human resources. So even if they only crowdfund 10% of their budget or less, they still love it for the unrestricted nature.” Another director I interviewed voiced that they had met with multiple NGOs who felt a distinct inability to chart their own path due to the restrictiveness of ODA funding. In these cases, instead of creating projects based on community needs, they created projects based on issues most likely to get funded by the grant-makers. They told me about an organisation in Liberia that showed them three different projects during a site visit: one literacy project, one school lunches project, and one agriculture project. The director said,

“I asked which is the best project, and if I gave you \$1000 USD what would you do with it? And the answer was ‘whatever the donor is funding’. That is so saddening because they are an organization in the field who know the local issues and needs, and they’re just serving as cogs for someone far away who is making decisions. Crowdfunding gives the NGOs the flexibility to ask questions like ‘Well if I just had money, what is the best use of that money? What is the thing that our community needs the most?’”

As evidenced here, in many cases NGOs feel bound to only implement projects that major donors are funding, limiting feelings of ownership from the organization’s staff. This discussion of ownership and unrestricted funds also brings up a recurring theme from my research around trust. Crowdfunding platforms argue that their sites offer an opportunity for NGOs to build and maintain trust with their donors through more direct communications mediums like short emailed project reports, photographs, and social media updates. While these social and digital forms of accountability are different from traditional grant reporting, are they also an effective medium for establishing trust between the micro-philanthropist and the NGO? The interesting conceptualization of citizen aid becomes relevant here again, as Fechter (2018) argues that projects funded by individual donations differ from traditional aid due to their emphasis on personal relationships. The criticality of social and digital relationship-building is central to the crowdfunding model, and will continue to be discussed throughout Sections II and III.

4.2: Business Models vs. Charity Models – A Nebulous Space

Another key differentiating factor between crowdfunding and traditional aid is the use of key philanthrocapitalist profit-driving models, even in cases where the platform itself is a registered non-profit. In this vein crowdfunding platforms— with their competition-based infrastructure and rewards given to partners that engage most effectively— often occupy the nebulous space between business and charity. This ambiguity is further emphasized in Chapter 5 where I analyze the four Indian platforms I researched, two of which were for-

profits. Part of this elusive and often controversial distinction lies in the many aspects of market-based ideology that are intrinsic to crowdfunding models. As mentioned in Chapter 3, Michael Edwards has critiqued GlobalGiving and similar platforms, implying that crowdfunding is a catalyst of the “poisonous capitalism” that encompasses philanthrocapitalism generally (Demos, 2010). Shameem Black agrees with Edwards when discussing micro-lending platform Kiva. She writes “Yet, as a practice that remains firmly embedded within the assumptions of global capitalism and the individualist language of entrepreneurship, it also merges seamlessly into a neoliberal rhetoric that stresses the empowerment of the poor while leaving untouched, and unquestioned, larger hierarchies of economic power” (Black, 2013: 107). These authors view the core principles of crowdfunding platforms— innovation, competition, and entrepreneurship— as evidence against the notion that micro-philanthropy is an effective traditional aid alternative, rather indicating that it recreates many of the same trappings that it claims to alleviate. In this section, I explore the complicated space between charity and business. I argue that while crowdfunding platforms do alleviate common NGO concerns around aid flexibility and strict conditionalities, their inclination to apply commercial practices highlights the entrenched levels of market-based competition in international development and risks reinforcing existing inequalities.

Though GlobalGiving is currently registered as a charity both in the US and UK, the organization originated as a for-profit at its outset in 2002. When explaining why the founders did not register as a non-profit from the beginning, one executive reflected that it would have left the organization vulnerable in early years, since simply relying on grant funding was unsustainable. Over time, GlobalGiving was able to move into the non-profit realm by shifting from a model that relied on investors and shareholders to an internal revenue generating model. This came in the form of a 15% fee on all donations made through the platform, with donors being given the option to add the 15% onto their original amount, or have it deducted from the donation. Though this donation fee is no longer a flat rate and now fluctuates between 5–12%, it remains a high up-front cost for a potential donor. GlobalGiving justifies this amount to their audience by outlining how the fee keeps the organisation sustainable, and also contributes towards the free marketing, tools, and

trainings they provide to their partners (GlobalGiving, 2019). These shifts over the course of 18 years demonstrate the difficulties crowdfunding platforms face of distinguishing their identity in an increasingly amorphous aid space.

Since GlobalGiving now operates under a 501 (c)3 charity registration in the US, its non-profit status is solidified as any revenue generated gets reinvested into the organization. They do work closely with numerous for-profit companies, with multiple teams and two executives dedicated specifically to nurturing these corporate partnerships. As the number of for-profits wanting involvement in charitable global causes increases, platforms like GlobalGiving create a bridge between companies and local NGOs. One member of the corporate partnerships team reflected on this influx of companies wanting to “do good”, saying, “I’d like to think GlobalGiving’s position is to help a company that wants to make positive change happen. We’re here to make that easier and increase the likelihood that the money will go towards the most effective locally driven solutions, in the US or abroad.” While creating and fostering these connections between companies and their NGOs partners, GlobalGiving situate themselves as brokers of the private-public partnership between the company and the NGO projects they support. GlobalGiving staff are cognizant of the need for sustainability and responsibility on the part of the corporate partner. Team members noted that NGOs can become dependent on funding from a corporate partnership, just as they would with large grant funding. GlobalGiving works to keep companies aware of this concern, and aims to avoid situations where an NGO would be left in a precarious position should a corporate partner discontinue funding due to shifts in company interest or finances.

There are many ways, perceived both negatively and positively, that business and charity models overlap to create and implement successful crowdfunding models for the NGO sector. Marketing and branding play a major role in how successful organisations are on a crowdfunding platform. Team members at GlobalGiving discussed with me the inherently marketized nature of crowdfunding models, and how local partners often find the competitive nature of ‘selling’ their projects to be a drain on their resources with little return. There is an onus on the NGO partner to make themselves visible on the platform by constantly engaging with potential donors and creating bonds of trust. As Black writes,

crowdfunding sites use “the affective power of a promised intimacy” between the donor and recipient through digital “micronarratives” (2013: 108). NGOs are encouraged to appeal to donors as they would to potential buyers, perfecting a sales pitch that is converted into a well-crafted GlobalGiving project page or fundraising email that tells a compelling story. The need for effective marketing will be explored later in this chapter.

As referenced earlier, joining the GlobalGiving platform can be an onerous task for many organisations. After a rigorous due diligence process where all of the organisation’s legal documents are reviewed, each NGO must pass a fundraising competition now called the ‘Accelerator’, which is usually run several times per year. During the Accelerator, each organisation has one month to raise a minimum of \$5,000 USD from at least 40 individual donors⁹. For some established organisations with active individual donor bases, the Accelerator thresholds are easy to pass. But for many small organizations, the idea of raising \$5,000 USD online, from 40 unique individuals¹⁰ seems nearly impossible. Despite the aggressive, market-based nature of the Accelerator, the GlobalGiving team hesitates to call this process purely a competition. As one director told me,

“For the Accelerator, we like to think of it as growing the whole pie, not splitting the pie. Part of why we moved from the Open Challenge, where it was meant to be competitive and hard, was we wanted it to be an opportunity for NGOs to learn and try something new. So they get several weeks of training ahead of time, before the fundraising even begins. We now have Facebook pages and WhatsApp groups for all of the organizations to collaborate and learn from each other.”

However, some NGO experiences contradict GlobalGiving’s egalitarian desire, once again demonstrating the underlying inequalities within the prospective NGO pool in each

⁹ Previously, the onboarding competition was called the Open Challenge. During the Open Challenge era, the thresholds for prospective partners were one month to raise \$4000 from 50 individual donors.

¹⁰ Unique donors are measured by their email addresses and personal details in order to avoid having one person making multiple donations. The objective of the Accelerator is to challenge NGOs to build out their individual donor network.

Accelerator. 'Several weeks' is a considerably short period of time for smaller organizations with overstretched resources to mobilize a minimum of 40 donors with international credit card capabilities. The financial marker of \$5,000 USD is also too high for many NGOs to achieve in one month. Although NGOs who do not succeed in meeting the thresholds are allowed to try again in future Accelerators, this enrollment process demonstrates the pressure that competition-based models place on NGOs that may already be strained for resources. Overall, the above section demonstrates the inherent difficulty platforms face in balancing the need for a market-based fundraising model with providing a space for NGOs of all capacities to fundraise online without exacerbating existing inequalities.

4.3: Role of Crowdfunding Platforms in NGO Fundraising

Having situated crowdfunding platforms in the larger aid space, it is essential to discuss what role they play in the overall scheme of NGO fundraising. Bishop and Green believe that they "...reflect the intrinsic appeal of a new form of philanthropy made possible by the phase of evolution of the internet known as 'Web 2.0', which allowed unprecedented, innovative social interaction on a global scale," (Bishop and Green, 2009: 238). When asked about 'Web 2.0' and the social innovations it allows, one GlobalGiving executive began their analysis more holistically. They explained how the Internet and technology generally have contributed to the evolution of fundraising, saying, "The Internet provides capabilities that were not available in the 1970s or 1980s. You then layer on tools like social media, where you can see other peoples' actions. So you mirror philanthropy up to that, and you can see what causes and organizations your friends support." The issue of increased visibility emerges here, particularly with regard to social visibility through online mediums. Various types of digital platforms and the Internet itself function as the providers of various levels of social visibility. Bram Büscher (2017) writes about how in Web 1.0, online information was simply consumed by the users, whereas Web 2.0 allows information to be produced, consumed, and circulated through 'sharing'. This provides new opportunities for NGOs to achieve digital and social visibility through individual users easily sharing projects and updates online.

When considering the realities of Web 2.0, I asked GlobalGiving staff members in what instances crowdfunding tends to be most effective. In response, an executive told me “We’ve found that three aspects to a cause are very effective for online giving: if it’s something that is 1) really urgent, 2) time-bound, and 3) has a social component to it.” Urgency-based crowdfunding can be effective, considering how quickly information is consumed and spread in the Web 2.0 era. However, given the ease with which global information is disbursed, important issues— or in GlobalGiving’s case, projects— can quickly disappear in a potential donor’s overcrowded inbox or newsfeed. For this reason, shifting the narrative of a project or digital fundraising campaign to being time-bound in addition to urgent is also critical. Another executive said, “Crowdfunding is often about establishing an artificial deadline to create a sense of urgency. Donors respond when they see a countdown clock.” Platforms help local NGO partners impose artificial deadlines on donors by creating an opportunity that donors miss out on if they do not donate quickly.

Examples of GlobalGiving’s time-bound programs include their various matching programs throughout the year. At times, they run campaigns where a corporate partner will match a donation at 100% if the donor signs up for a recurring monthly contribution to a project. Even more successful are GlobalGiving Bonus Days, where different corporate partners provide anywhere from \$100,000 to \$500,000 USD in matching funds for any donations received between 9:00am and 11:59pm during a specific day of the year. These Bonus Days have become so popular that some partner NGOs organize their entire fundraising calendars around them, harnessing their donors’ desire to participate in an exciting, rewarded campaign. They have also become so competitive that matching funds often run out in less than ten minutes between 9:05am and 9:10am, leading to disappointment from many NGOs.

The adrenaline-rush of a Bonus Day can be exhilarating for many organizations who mobilize their donor bases effectively, but has negative impacts as well. Despite the allure of prizes like matching funds and corporate visibility, authors like Büscher are not convinced the connections developed in these hurried digital interactions are fully valid. He writes that donors “...may think they are getting involved in something that they are passionate about, but the increasing ‘ease’ and fleetingness in which this happens – actively facilitated in this

way by platforms for good – makes that the incentive or possibility to make sure this is actually the case becomes less or harder” (Büscher, 2017: 172). From this perspective, platforms’ argument that they help NGOs build donor communities around a passionate cause becomes frayed at the edges. Though GlobalGiving and the Indian platforms I researched argued that they foster digital community-building for their partners, the often frenetic success of time-bound campaigns implies that online donations are often made hastily or impulsively. How can donor trust and meaningful social connections be achieved when donations are made with a deadline in mind?

Regarding this notion of connection between donors, the platforms, and recipient NGOs, GlobalGiving and its peers offer something that traditional aid often does not. They provide a medium for a social connection to a project coupled with added technology. Digital communications tools like email, WhatsApp, and social media have also added a component of sharing and community-building around a cause within a donor’s own network. As one team member told me, “There is a connection built around sharing a fundraising project with the assumption that the person sharing has done individual research into the cause, or has a personal connection to the organization itself.” In this sense, the concept of crowdfunding is inherently social, with crowdfunding functioning as a reflection of an NGO’s social capital, an idea which will be discussed in greater depth in Section III. To add more nuance to this already complicated dynamic, I add below a snapshot of my own experience working as Fundraising and Communications Coordinator for The Branch Foundation (TBF) in Thailand:

In February 2013, during a visit home to West Hartford, Connecticut, I offered to run a fundraiser for TBF among family friends in the area. My parents were consistently commenting on how their friends were eager to learn more about my work with an NGO in Thailand, and wanted to know how they could contribute. So during a snowy weekend in mid-winter, my parents and I hosted a fundraising lunch— catered with Thai food, naturally— where I gave a presentation about TBF’s groundbreaking work with refugee communities on the Thailand/Myanmar border. The Branch Foundation is registered as a

charity in New Zealand, but since they are a GlobalGiving partner I could offer our guests US tax benefits for their donations, and simultaneously coach a sizeable cohort of middle-class members of the Indian diaspora on how to make an online donation.

Though this group were usually prone to making donations towards Indian organizations in their hometowns or giving to charities in their local communities in Connecticut, after hearing the stories of Shan refugees in a camp on the northern Thai border, they not only donated on the day but several attendees also pledged future donations to TBF's projects. In one casual afternoon over pad thai and spring rolls, I raised nearly 10% (\$4,000 USD) of TBF's 2013-2014 annual budget of approximately \$40,000 USD¹¹.

As reflected here, I was able to mobilize this group of people to donate to a cause they previously had known very little about, bringing in an element of peer-to-peer giving, which will be covered in Chapter 9. Essentially these family friends knew and trusted me, and therefore felt comfortable donating to a project supporting Shan refugees after only a short presentation. As with most peer-to-peer giving, the commitment was between me and the individual donors, rather than between the cause and the donors. This reality demonstrates that along with the intimacy of the technologies involved in crowdfunding, there is an added level of intimate labor that also must be achieved in order to crowdfund most effectively. In this instance, the intimate labor of me leveraging and financializing my personal contacts by hosting a fundraising lunch facilitated micro-philanthropy through my connection to TBF's project and my personal network's connection to me.

A further prominent aspect illustrated by my 2013 TBF fundraiser is the power of micro-philanthropy, as described by Bishop and Green (2010), to allow donors the same feeling of 'hyper-agency' as a major philanthrocapitalist like Bill Gates. For my family and friends,

¹¹ This fundraiser was hosted for approximately 45 people on Sunday 10 February, 2013 at my family home in West Hartford, CT, USA.

coming together at a fundraising lunch to support a charitable cause helped foster a collective feeling of ‘making a difference’, particularly after I informed them that in just one afternoon we raised 10% of TBF’s annual budget. However, while the individuals attending the fundraiser may have experienced a feeling of hyper-agency, by contrast, I as the fundraiser took on a large amount of responsibility for the success of this crowdfunding endeavor. Should the fundraiser have somehow been unsuccessful, I would have felt an enormous amount of pressure to compensate for the lack of funds raised, despite volunteering to host the fundraiser. This further adds to the marketized themes embedded in crowdfunding, considering the decentralized, private nature of individual fundraisers.

My experience in 2013 fundraising among close friends and family also reflected social connections between the NGOs and the donors, and tied into ideas of citizen aid. I was a foreigner who’d left the United States to work for an NGO in Thailand, a situation which I used to my advantage when leveraging my social networks back home to fundraise via GlobalGiving. As Fechter notes, in citizen aid the overseas supporters of a cause are critical—they feel as though they know exactly where their money is going and how it is being used (Fechter, 2018). In this case, individuals who have known me since childhood believed that I was doing good work for a trustworthy organisation, and therefore donated to an NGO they had not encountered previously. Through crowdfunding, a group of individuals who were previously unaware of a cause became a collection of givers contributing to the success of the TBF project. The sense of community was furthered, perhaps superficially, by the digital tools like emails and project updates that GlobalGiving uses to keep their donors engaged.

Kiva founder Matt Flannery further analyzes this phenomenon of crowdfunding recipients creating a community of donors. He describes a similar situation where his friends and family, all of whom funded loans to a local pastor in Uganda, were deeply invested in the success of the pastor’s programs. Flannery writes that he realized “...people cared about the progress of an entrepreneur half-way across the planet. There was, to some degree, a sustained mental and emotional connection,” (Flannery, 2007: 43). GlobalGiving obligates their partners to engage with their donors, which helps facilitate these emotional bonds through digital engagement. Not only do NGOs send an immediate ‘thank you’ email to all

donors through the GlobalGiving platform, instantly acknowledging their generosity, but donors are also automatically subscribed to the quarterly emailed reports that NGOs must write for the project. In this sense, GlobalGiving fosters a relationship between the NGO and its donors, using the Web 2.0 digital spaces to share updates and involve donors. Even more interestingly, these obligatory forms of engagement from the NGO to the donors are in fact conditionalities placed on GlobalGiving partners, along with the knowledge that partnership may be discontinued should an NGO fail to meet the required standards. While these GlobalGiving conditionalities are more flexible, shorter, and less resource-intensive than many traditional grant reporting requirements, they nonetheless contradict Bishop and Green's (2010) notion that philanthropic funds are unencumbered 'free capital' with no strings attached.

Despite these reporting requirements, GlobalGiving and other crowdfunding platforms do present a variety of useful services for small NGOs. However, there are still certain criteria that local partners must fulfill in order to successfully fundraise online. When I asked about this, a long-time GlobalGiving consultant told me,

"Each time we do large data-mining, we come up with variations of the same story. We sort all of the criteria with the ability to predict which partners are likely to be successful on GlobalGiving. And it is clear that having a social media footprint, having a legitimate website, having raised money online before, and having access to donors with credit cards are significant factors in what makes an organization successful on our platform. And one way or another, these are primarily 'first world' traits."

This reality— that digitally connected and digitally literate NGOs are more likely to succeed at crowdfunding— once again emphasizes the problematic nature of platforms claiming a democratic fundraising space. As acknowledged in Chapter 3, issues around the digital divide and digital inequality create barriers to online fundraising, particularly for remotely located or small-sized NGOs. For example, Richard Heeks (2008) points out that until recently in rural Sub-Saharan Africa, only 15% of households had access to electricity. While the

connectivity has grown considerably over the last decade, for community-based organisations operating in less well-connected areas, creating a website, having a ‘social media footprint’, and harnessing donors with credit card access would be an arduous task. In these situations, the idea of an egalitarian digital platform becomes unlikely considering that anything ‘digital’ would be an improbable choice for fundraising efforts. However, for those organizations that do gain partner status on GlobalGiving, there are benefits to becoming more visible on the platform. As one executive noted, 80% of GlobalGiving donors are from the United States, with the next highest percentages coming from the UK, Canada, Australia, Ireland and other anglophone countries like India and Kenya. If an organization is looking to recruit US and UK-based individual donors, gaining access to an international crowdfunding platform is a strong start.

Furthermore, the largest subsection of GlobalGiving donors— approximately 30%— are aged 25-40. As one director informed me, GlobalGiving donors tend to be younger for multiple reasons, including that young people are more comfortable entering their credit card information online. In many countries in the Global South, online payment portals are still not easily accessible or reliable. As will be discussed in Chapter 5, Indian NGOs often struggle with digital appeals to their individual donors because establishing an online payment portal is a lengthy and expensive legal process. This nevertheless demonstrates that international crowdfunding platforms like GlobalGiving, with their technological tools and advanced payment gateways, play a unique role in improving the visibility of local NGOs and connecting them with donors, in particular younger, tech-savvy donors in North America and Europe.

4.4: Value Added – Why GlobalGiving Believes NGO Partners Choose Crowdfunding

Unsurprisingly, GlobalGiving staff members believe that local NGOs have much to gain from joining the platform. As mentioned above, one of GlobalGiving’s key attractions is the security and reliability of their online payment system. As one GlobalGiving UK executive mentioned, local NGOs can confidently direct their individual donors to GlobalGiving and know that their contributions and identity will be protected. Despite being higher than the

industry average¹², the GlobalGiving 5-12% donation fee is also transparent, with the fee clearly displayed on the payment page with a full blurb plus 'learn more' option about how exactly the fee is used. Donors are given the option on the checkout page to either add the fee on to their donation or have it deducted from the original amount. From their perspective, GlobalGiving advocates that their trustworthiness is increased and the donor's power over their donation is improved by their openness. This issue of trust becomes prevalent again, particularly in the context of NGO corruption concerns in India. As will be discussed in Chapter 7, India in particular has had a problematic relationship with NGO fraud and government corruption, both issues that lead donors to shy away from giving to charities. However, from their perspective, GlobalGiving staff believe that displaying their fee up front allows a donor to make a more informed choice about their donation and how it will be used, rather than finding out retroactively, if at all.

GlobalGiving and fellow crowdfunding platforms believe that one of the most significant benefits they offer to local NGOs is a malleable source of funding, i.e. funding that NGOs can use as they see fit. When writing an actual project page for GlobalGiving, NGOs are recommended to create an appeal and attract donors based on tangibility of the project. Though these marketing practices will be analyzed later in this chapter, Figure 5 below demonstrates this type of branding with Aura Freedom International's project entitled 'Rebuild a Secondary School for 250 Kids in Nepal'.

¹² The majority of platforms I have encountered, whether for-profit or non-profit, charge between 3-5% for their donation fee.



Figure 5: The GlobalGiving project page for Aura Freedom International. Image taken on 4 March, 2019 from www.globalgiving.org/projects/rebuild-a-secondary-school-for-250-kids-in-nepal/.

The line between ‘free capital’ and transparency becomes blurred at this point, due to the payment options listed on the right-hand side of each project page. For the Aura Freedom International project above, the amount suggestions for the donation are as seen in the image below:

Donate once		Donate monthly
£7 GBP	will provide a notebook and pencil for 10 students	>
£17 GBP	will provide one child with a school uniform	>
£34 GBP	will provide notebooks for 250 students	>
£62 GBP	will provide approximately 20 books for the school library	>
£103 GBP	will provide school supplies for 50 students	>
£172 GBP	will provide classroom materials (i.e: whiteboard)	>
£345 GBP	will provide sheet roofing	>

Figure 6: Image from GlobalGiving project page for Aura Freedom International. Image taken on 4 March, 2019 from www.globalgiving.org/projects/rebuild-a-secondary-school-for-250-kids-in-nepal/.

Although the various price points are included on project pages to provide the donors with an estimate of how much certain things will cost, an ethical grey area emerges if and when donors actually believe that the particular amount they donate will go directly to that suggested item. While many larger NGOs do not provide similar breakdowns for their online donations, this practice demonstrates that even within models aiming at higher levels of transparency, there are degrees of unclarity involved. This is not a new issue specific only to crowdfunding platforms—for many decades, child sponsorship organizations operated on the donors’ belief that their individual contributions were going to one specific child. A senior GlobalGiving staff member commented on this nuanced and often complicated relationship between the donor’s perception and the actual use of funds:

“I think one of the catches of crowdfunding is that everyone wants to think they’re sending ‘Hope’ to school, but she also needs a backpack, shoes, and books. For a donor, it’s not as sexy to pay for the gas for the school bus, but Hope’s school fees won’t help if there’s no bus. People choose to create their own narratives. There’s benefits and challenges to that. Within reason, we try not to limit the NGO and encourage them to be specific but use language like ‘such as’ when writing the price points. We acknowledge that it gets into some of the moral and ethical questions in fundraising. How do you say to your donors ‘all the sexy fun stuff has been funded, now we need money for general administration’. Because no one wants to fund that.”

While highlighting the lack of clarity around what exactly is being funded, this staff member also touches on the vitally important issue of designing appealing projects. Creating ‘sexy’ projects that viscerally appeal to donors is not a concept unique to crowdfunding. As Cameron and Haanstra (2008) note, NGOs, aid agencies, and even celebrities have long been attempting to infuse sex appeal into development. By diverting from disempowered narratives around the ‘pornography of poverty’ that aimed to induce guilt, pity, and shame in the Western donor, increasing numbers of development actors have focused on re-framing development as sexy, empowering, and engaging. Platforms like GlobalGiving want to

capitalize on this movement, and encourage NGOs to use uplifting phrasing and happy imagery when creating their project pages.

This brings back the concern around donors wanting to send ‘Hope’ to school, but preferring to pay for her tuition fees rather than fuel for the school bus or teacher salaries. The ethical dilemma around donation usage is partially mitigated by GlobalGiving’s ethos, which has always focused around the idea that local NGOs know their community needs best and should have ownership over how their funds are best utilized— funding bodies should not infringe on that intrinsic knowledge. GlobalGiving requires each partner to submit a short but informative quarterly report to their online donors. The partners are responsible for updating the donors on the status of the project, and how funds have been used in the previous quarter. These reports are emailed to all donors and often include photos, quotes from beneficiaries, and general program updates from the NGO staff, aiming to explain and justify the various uses of the funds raised on GlobalGiving. These reports should be both engaging and informative, as the goal is to not only update the donor but also encourage a repeat donation.

An example of a GlobalGiving partner’s project report is provided below. This is a recent update from Seva Mandir, an NGO based in Udaipur, India. Despite having made a \$30.00 USD donation to this project back in 2012, I still receive their quarterly reports every year.



Dear Shonali,

[Support Poor Farmers in India](#) by Seva Mandir has just posted a report about the impact of your donation. You gave \$30.00 to this project six years ago. Here's the unedited update from the field:

More than just Food Security...

By Atul Lekhra - Manager- Resource Mobilization

"The first essential component of all social justice is adequate food for all mankind, food is the moral right of all who are born into this world." – Norman Borlaug, Nobel Laureate

Agriculture is the primary source of livelihood in Seva Mandir's working area, with nearly 93% of households being self-employed farming families. Unfortunately, agriculture contributes very little to household incomes and many even fail to produce enough for their own food security due to a variety of factors. The increasing population has led to a decrease in the size of landholdings, and the shortage of rainfall outside of the monsoon season makes it difficult for farmers to reap more than one crop a year. Furthering this problem is the low quality seeds and inefficient practices that lead to a decreased productivity level.

Figure 7: Excerpt from project report email I received from Seva Mandir on 21 December, 2018. The full project report can be found here: <https://www.globalgiving.org/projects/support-india-food-security/reports/?subid=119930>.

This project report resurfaces the issue of crowdfunded donations as 'free capital', as I have established that significant labor goes into garnering the funds and justifying their use through quarterly reporting. Small and medium-sized NGOs, which make up the bulk of GlobalGiving partners, are often strained for time and human resources. Promoting projects on a crowdfunding platform, reporting to online donors, and participating in fundraising campaigns become time-consuming tasks for what is often an already over-stretched staff. Through this lens, it would seem that both philanthrocapitalism and crowdfunding advocates alike ignore the 'invisible labor' costs of fundraising on digital platforms when advocating the 'freedom' of the money itself. Crain et al identify digital platforms as a new space of invisible labor, writing that the Internet often "... obscures which tasks are performed by humans..." and that consumers often are unaware of the effort that goes into the making of digital products (2016: 6). By this estimation I argue that crowdfunded

donations, while useful in their flexibility, incur a significant labor cost as the collective efforts of various staff and volunteers is not considered. This at least partially nullifies the alleged freedom of the funds raised.

However, platforms argue that despite the up-front labor necessary for successful crowdfunding, creating a loyal donor base pays dividends in the long-term. This idea of developing lasting relationships with individual donors often seems an unattainable prospect for local NGOs who are invariably short-staffed and under-resourced. Interestingly, despite the necessity for a higher initial effort, all GlobalGiving staff members I interviewed believed that the benefits of a strong individual donor network far outweigh the early human resources cost. This reinforces certain capitalist ideas, particularly recent ones around 'start-up' culture, which require an enormous amount of initial labor with the risky promise of eventual financial pay-off. As with many business ventures, crowdfunding platforms advocate that NGOs should keep multiple streams of revenue. As one executive noted, applying for traditional grants and crowdfunding don't have to be mutually exclusive. They said, "If the goal is to get a big grant then the NGO will have a higher probability of success if they have a large community of donors and supporters, it means they're more established. The NGO is actually protecting themselves from financial disappointments by developing a strong individual giving network." The prospect of recurring donations came up in this discussion. The argument from crowdfunding platforms dictates that if a local NGO can develop a strong network of recurring individual donors, then they are effectively building a buffer for themselves should they ever encounter a grant cancellation or funding shortfall. As one GlobalGiving manager noted, if an NGO spends 50% of their allocated fundraising time and resources developing strong material for their individual giving campaigns, that means they are creating compelling stories as well as transparency for the projects. Both of those aspects can be used in grant applications as well. Rather than looking for the one 'silver bullet'¹³ grant or funder, GlobalGiving argues that the more effective path towards organisational sustainability is through this varied fundraising approach.

¹³ A 'silver bullet' solution is an allusion to a magical weapon that is often used to instantly solve a long-standing problem. In fundraising, 'silver bullet' is used as jargon to describe a large grant or long-term funding partnership that will stabilize an NGO financially.

4.5: Fundraising on GlobalGiving – Who, How, and How Much?

Despite being a useful tool in an NGO's fundraising 'toolkit', there is the general debate about how much of an organization's budget is actually raised via crowdfunding. All GlobalGiving staff members in my study agreed that crowdfunding is not sustainable as the sole means of fundraising for an NGO. The consensus among GlobalGiving and staff members at various Indian crowdfunding platforms is that crowdfunding is usually used to fund 15% or less of an NGO's total budget. According to one GlobalGiving manager, the result is skewed based on the size of the partner NGO. They said, "There are smaller organizations that raise quite a bit of their annual budget through crowdfunding. Mid-sized and larger organizations usually use crowdfunding as a supplemental source of income. They have projects listed on multiple platforms just to bring in cash from various sources. They can manage all of those avenues because of their sizeable staff." This relationship between the size of the organization and the percentage of organizational budget raised through crowdfunding will be revisited in Chapter 6. GlobalGiving, and crowdfunding more generally, is also not best-suited to appeals for large individual donations. As one executive explained to me, the GlobalGiving median donation amount is \$25 USD. This contributes to the underlying idea that crowdfunding platforms are a place for small-scale micro-philanthropists to contribute to a social project, effectively becoming a part of that organisation's donor community through regular reporting and engagement.

The giving culture around NGOs is also a strong indicative factor in how much money NGOs can raise through crowdfunding. As multiple GlobalGiving staff explained to me, countries with high incidences of NGO fraud or skepticism of charities will see lower portions of their budget being met by individual donors, particularly local ones. The causes of this mistrust in the NGO sector are often the same regardless of nation, including corruption, political influence, and unfavorable media coverage. These issues became prominent during my fieldwork in India, a country that Webb describes as "...a nation wounded by corruption, bad governance, and the failure of the bureaucracy to guarantee citizen rights" (Webb, 2012: 209). As I experienced over the course of this research, the Indian public is deeply culturally

and politically skeptical of the NGO sector, leading many NGOs to question whether or not domestic crowdfunding is a worthwhile use of resources. A GlobalGiving manager agreed with these situational concerns, saying, “It is common for our field teams to report that NGOs have difficulty attracting local donors because people believe that the NGOs are corrupt. In places like Mexico there are big issues around government funding that result in a media storm around the NGO being corrupt and feeding into government goals.” From both my academic research on crowdfunding and my professional work for GlobalGiving and TBF, I have encountered a recurring belief from local NGO staff that Western donors are more trusting of the NGO sector and therefore more willing to donate. Chapter 7 will explore this idea in more depth.

Discussing how much money local NGOs were actually raising on GlobalGiving led me to ask a follow up question around what types of organizations and projects are best suited to crowdfunding. In terms of best-fit NGOs, one executive told me that the NGOs most likely to be successful are “...probably partners that are tech-savvy and communications-savvy. They’re agile organizations that are early-adopters of crowdfunding. And probably they are organisations that attach themselves to other NGOs to leverage the larger networks.” It seems intuitive that the NGO partners best suited to crowdfunding are ones who are comfortable online and used to networking with other organizations in their sector. This would necessitate the NGO having clear messaging about their projects and goals, an aspect that translates well to creating an online fundraising page. Anke Schwittay discusses the connections necessary between the donor and recipient, explaining that digitally promoted projects, when marketed as ‘stories,’ often promote the “financial, social and emotional commitments” necessary in humanitarian narratives (Schwittay, 2014: 57). A staff member at GlobalGiving UK went one step further, saying that when enrolling new partners, they always ask members of the NGO, “Would you give your own money to this organization? Would you ask your friends and family?” If the answer to either of those questions is no, then the project is arguably not a good fit for crowdfunding.

This need for an effective combination of tech-savviness and emotional connection fuses together the need for a very particular kind of staff member at the NGO. In traditional

fundraising models, NGOs will have designated staff members handling all grant applications, while the rest of the collective team focus on program or project related activities. NGO crowdfunding works most effectively when multiple team members are engaged in the fundraising efforts, but particularly when a staff member or volunteer is a strong digital communicator. Concepts like ‘passionate fundraisers’ are used regularly in the crowdfunding space, often referring to the members of an NGO’s staff that communicate effectively with emotionally stimulating digital content. Current GlobalGiving team members agreed with this assessment, with one executive explaining that “The best fit NGOs are small, passionate, and un-jaded. Usually they are NGOs that have not relied heavily on big grants. At the heart of a successful crowdfunding appeal must be the relentless passion for the cause. Their digital presence should be good, but it’s also about how much they believe in their work— that’s what comes through.” Commenting on this use of ‘passion’ and ‘heart’-driven appeals, Schwittay analyses the Kiva example. She refers to co-founder Jessica Jackley’s description of Kiva as ‘a love story’, a manifestation of a collective desire to be both meaningful and useful in someone else’s life (Jackley in Schwittay, 2014: 57). In contrast to more sterile traditional grant-writing, emphasis on an impassioned appeal works better for crowdfunding, which aims to persuade individuals into parting with their own money. The next section discusses marketing campaigns that work best to promote these appeals.

4.6: Marketing Charity – “People Don’t Just Wake Up One Morning Desperate to Give”

Discussion of emotionally-driven appeals and passionate story-telling naturally segues into a broader analysis of marketing and branding on crowdfunding platforms. As one GlobalGiving director aptly told me during an interview, “People don’t just wake up one morning desperate to give.” High quality marketing and branding are key features of success on GlobalGiving, and digital fundraising more widely. The basic rationale argues that if potential donors have no awareness of a cause, they will not give. GlobalGiving user experience (UX) data shows that while the option to ‘shop’ for a cause on their platform is readily available, most donors arrive with a project or cause already in mind. This implies that a large portion of GlobalGiving traffic is driven by the individual partner NGOs directing

their donors to give via the platform. Donor retention, which in the crowdfunding case means repeat donations to the same project or organization, is a top priority for GlobalGiving.

This focus on retention is not unique to GlobalGiving, with fellow platform Kiva also focusing on getting current lenders to make further loans. GlobalGiving and Kiva specifically hone in on retention as community-building, marketing membership into an exclusive group of ‘GlobalGivers’ or ‘Kivans’. Matt Flannery spoke directly to the “emerging community” the platform created of individuals who “...shared the belief that ordinary people can actually make a difference in lessening the world’s poverty,” (Flannery in Schwittay, 2014: 67). Platforms also pitch the value of donor retention as community building to their NGO partners. As previously mentioned, the median donation on GlobalGiving is \$25 USD, meaning the financial value of crowdfunding is better felt by the NGO if they turn one-off givers into recurring donors. On GlobalGiving, metrics show that only 15-20% of donors are retained site-wide. As one executive noted, some organizations are better than others at maintaining donors, a skill deeply connected to relationship-building and effective marketing. However, as established in the section above, targeted marketing and cultivating relationships takes time, experience, and staff capacity— all key factors that many under-resourced NGOs cannot afford to allocate towards crowdfunding.

GlobalGiving does acknowledge that many of their partners cannot dedicate ample time and staff to raising funds through the platform. In order to aid them in the often difficult task of creating effective digital narratives, GlobalGiving staff train their partners on how to develop better marketing strategies. The idea that simply training NGO personnel in the requisite skills is a limited response to a much more complicated issue of resourcing and capacity building within NGOs. As will be covered in later chapters, countries like India have embraced this idea that skills development will greatly improve societal capacities (Gooptu, 2018). However, when it comes to crowdfunding, simply having the technical skills and the digital access is not sufficient to ensure successful fundraising. While improved marketing and branding will certainly make an NGO more visually appealing, it is unlikely to be the most prominent driver of donations. In Chapter 8, I will note the complex relationship

between heightening NGO marketing and how this interacts with the more social aspects of micro-philanthropy.

It is worth noting that GlobalGiving spends a great deal of effort on their own digital branding in addition to training their NGO partners on improving theirs. One executive summarized their marketing strategy, saying,

“At GlobalGiving, we sell ‘warm glow’. It’s our product. We sell the experience of making you feel good. NGOs need to recognize the importance of giving individual donors that feeling. And we’ve found that often that feeling stems from great stories. If your job in an NGO is fundraising, you need to be telling great stories. You have to think about it as ‘what am I selling to donors for the purposes of making change happen’”.

With the end goal of ‘warm glow’ in mind, GlobalGiving provides marketing and communication training to their partners where they promote starting from the basics. The GlobalGiving marketing team focuses on what they refer to as the ‘triple bottom line’, which includes people, planet, and profit. ‘People’ refers to the individuals involved in the project and the beneficiaries. ‘Planet’ is the social and philanthropic eco-system around a project. And ‘profit’ is the necessary focus on stories that drive donations. Marketing team members encourage building an honest story by using this triple bottom line as a template to create narratives that appeal to donors. This often involves emphasizing the important distinction between traditional fundraising and crowdfunding. As one team member told me,

“If you’re coming from the grant-writing world, you want to be lengthy, you want to use jargon and terminology. That is the traditional aid model for writing about projects. That sort of language does not appeal to an individual donor. Donors want to see a picture of ‘Hope’ and they want to believe that their \$20 USD is going to get her to school. If a donor opens a project page and sees a smiling child, it will put them in the right frame of mind to think about charity, rather than a 1000-word essay about charitable giving.”

Understandably, this shift to a ‘fewer words, more emotions’ appeal is a difficult transition for local NGOs. When GlobalGiving runs their marketing trainings, there is a significant focus on storytelling, and how creating effective narratives is a useful starting point for fundraisers. GlobalGiving notes that individual donors are often more influenced by their emotions than facts, as evidenced by the popularity of causes like the pigeon rescue project mentioned previously. They also encourage local NGOs to evolve their marketing strategies with the rapidly changing technology trends. As one director noted, “Email continues to be the most powerful driver of individual donations for NGOs, but it is a tricky medium. In the 6 years I’ve been at GlobalGiving, our emails have gotten shorter and shorter. It’s now a very clear call to action with a link to a story or an article we’ve written.” This demonstrates an understandable frustration for local NGOs, who are first told that they need to create compelling stories that are different from grant proposals. When those stories become too long to retain the attention of an increasingly digitally distracted donor base, the NGOs must further adapt to creating short marketing ‘burst’ appeals that more prominently feature photos and taglines.

Multiple factors comprise the creation of a change-making story. As members of the GlobalGiving marketing team noted, visual appeal is crucial. Evidence from UX surveys shows that simple things like poor graphic design, text heavy webpages, and low-quality photos are enough to turn people off from donating to a particular cause. To this effect, many NGO fundraisers often spend significant time learning these new skills, and unlearning previously honed practices useful in traditional fundraising. For example, large grant proposals often require extensive questionnaires and application forms, whereas GlobalGiving limits project page textboxes to a short and sleek 1000 characters each. I personally remember sitting for hours with my TBF colleagues in our Chiang Mai office, re-working description blurbs for a new GlobalGiving project. As someone who originally trained NGOs on effective digital communications on behalf of GlobalGiving, I found myself struggling to create project descriptions that fit within the character limit once I was on the NGO side of the partnership. Given that my colleagues and I were young, Western, and tech-savvy, we usually were able to complete these project pages and launch them with decent

success. However, this does demonstrate the inherent disadvantages arising for NGO partners that do not have young, digitally competent, and native English-speaking staff.

Effective and concise story-telling becomes even further entrenched in digital marketing trends and campaigns. As Schwittay notes, stories “...work as a marketing device, as the differentiator from other online lending platforms and as the emotional glue of the site. Stories are also the currency in which lenders are paid, thereby becoming transformed into a kind of narrative capital,” (Schwittay, 2014: 55). This use of stories as narrative capital becomes prominent in crowdfunding donations when fundraisers become aware of the rapidly depleting attention-spans of an online audience. The need for instant appeal is furthered by increasing smartphone usage globally. An executive in charge of GlobalGiving’s design notes that the trend towards less text on webpages has coincided with the need to make websites— and development more generally— mobile compatible. Users often gravitate away from reading heavy text on their mobile devices, leading GlobalGiving to make their site increasingly more mobile-friendly. Since smartphones necessitate using one’s fingers to toggle through applications and webpages, crowdfunding platforms have had to adapt to the more intuitive nature of their marketing. As one team member puts it,

“You now want more photos and less text, because moving around with your finger is different than scrolling with a mouse. You also need something that is literally visually appealing enough that you want to touch it. As humans, we don’t want to touch things that don’t look good. But something that’s pretty, you do want to touch that. It’s a very visceral ‘do I want to put that in my mouth’ type of primal psychology.”

This psychological appeal is one noted by both GlobalGiving and Kiva as two of the most successful non-profit crowdfunding platforms in the world. The use of ‘empowering’ and ‘happy’ imagery reappears here, with Matt Flannery saying of the Kiva website, “...the first thing you notice are the faces,” (Flannery, 2007: 40). Going back to the visceral nature of mobile technology, potential donors do not want to physically touch something ugly, but they are also likely to scroll past something that makes them sad or upset. In this vein, close-up

photos of smiling faces are crucial to a project's digital appeal— so much so that staff at crowdfunding platforms often encourage beneficiaries to smile for promotional photos even when “...smiling is not part of appropriate conduct...” (Schwittay, 2014: 58). This echoes my own training as a marketing team intern at GlobalGiving back in 2012. I remember my former managers explaining how GlobalGiving wants to promote ‘positive’ imagery of the developing world, with happy faces at the center of the majority of our branding. At the time I was relieved to know that GlobalGiving was not an organisation that perpetuated the disenfranchised narrative of the helpless, wretched poor of the Global South. However, given my research and professional experiences over the last many years, I now recognize that promoting potentially false narratives of happiness or exuberance for marketing purposes also rings hollow despite the potential fundraising gains. These issues of marketing, branding, and authenticity are explored much further in the following chapter on Indian crowdfunding platforms and their experiences emerging onto the fundraising scene in recent years.

To conclude this opening chapter in Section II on platforms, it is worth noting the overarching themes that will continue to play a prominent role through the rest of this thesis. GlobalGiving has been used in this chapter as a standard-bearer of global crowdfunding trends, given their position as one of the world's most prominent platforms specifically focusing on NGO projects. However, despite their mission to create an egalitarian digital space for fundraising, there are issues stemming from the entrenched market-based nature of crowdfunding models. Whether it is the competitive nature of the Accelerator enrollment process, the exclusion of labor costs from the ‘free capital’ narrative, or the emphasis on appealing visual marketing and branding, crowdfunding clearly functions as a philanthrocapitalist endeavor. While NGOs do benefit from the flexibility of funds raised via a crowdfunding platform, many underlying inequalities become exacerbated when these competitive, marketized fundraising models are fully embraced. In the following chapter, I analyze my data from 4 Indian crowdfunding platforms, particularly focusing on the local issues faced in India by both platforms and their NGO partners.

Chapter 5: Crowdfunding India— The Effects of Local Platforms on Indian NGOs

While Chapter 4 focused on crowdfunding at a global scale with GlobalGiving as the case study, this chapter explores several of the local Indian platforms that emerged since 2012. While there are a growing number of crowdfunding platforms operating in India, due to the scope of this project I researched 4 Indian platforms that focus heavily or exclusively on NGO fundraising. These include: 1) Impact Guru, established in 2014, which hosts a mix of NGO and individual fundraisers with particular emphasis on medical crowdfunding 2) Ketto, another mixed platform established in 2012 by Bollywood actor Kunal Kapoor and his partners 3) Small Change, the newest Indian crowdfunding site launched in 2016 and 4) LetzChange, a platform founded in 2012 exclusively for NGO fundraising. Over the course of my 9 months in India, I conducted 10 extended semi-structured interviews and workplace observations in Delhi, Mumbai, and Bengaluru, with a total of 12 executives, directors, and managers at these 4 platforms. As mentioned in Chapter 1, in addition to work-place observation and multi-modal analysis of the platform websites, I also conducted a small 5-person focus group on the LetzChange user experience.

This chapter opens with a discussion of how Indian crowdfunding compares and differs from international platforms like GlobalGiving, and the ways Indian platforms attempt to shift local NGOs away from traditional fundraising models. I use these sections to reflect on issues discussed in Chapter 4, exploring whether international crowdfunding trends, practices, and experiences are mirrored by indigenous Indian platforms. As previously discussed, GlobalGiving and international platforms most often cater to a white, educated, middle-class donor base, and in this chapter I analyze what aspects of these realities remain constant with Indian crowdfunding. The second half of this chapter will look at each platform on an individual basis, and explore how marketing and imagery plays into the Indian crowdfunding space, with an emphasis on competition between the Indian platforms in terms of their digital branding. Overall this chapter aims to analyze how competition, audience, and digital branding play into the burgeoning, dynamic field that is the Indian crowdfunding space. This

ties into the broader themes broached in Chapter 4 around the embedded market-based and individualist tendencies inherent in crowdfunding models.

5.1: Indian Platforms Through a Global Lens: Commonalities between GlobalGiving and The Indian Crowdfunding Space

In this section I analyze some of the key commonalities and differences between Western and Indian crowdfunding. Marketized digital philanthropy models like crowdfunding were not widely utilized in India until recently. As my Indian interviewees explained, religious donations to temples, mosques, and churches remain by far the most common form of giving for the average Indian citizen. However, the rise of Indian crowdfunding platforms in recent decades is not a surprising one. As established in Chapter 2, India has seen sweeping technological and financial changes in recent decades, with Mumbai becoming an Asian finance hub and Bengaluru dubbed as India's 'Silicon Valley'. Through this large-scale adoption of Western trends in digital financialization, the Indian giving sphere has also experienced rising innovation. Regarding the increase in popularity of digital practices like crowdfunding and microfinance lending, Ananya Roy says that "...it facilitates the flows of philanthropy and investment— from foundations in the prosperous global North to organizations that serve the poor in the global South" (Roy, 2010: 4). While Roy's rationale is largely accurate, with the case of Indian crowdfunding platforms what might have remained simply a story of foreign digital philanthropy (in the GlobalGiving case) becomes one of domestic philanthropy as well.

Despite the large amount of foreign aid and philanthropic funding flowing into India each year, Indians themselves have a strong and rich history of charitable and philanthropic giving. According to the 2014 World Giving Index, "... India comes in first in the world for the overall number of people donating money to charities and volunteering for special causes..." (Osella, 2018: 4). Indian platforms create an avenue for Indian micro-philanthropists to donate to vetted NGOs. Particularly with the rise of what Pushpa Sudar (2017) calls the 'new rich'— the young, independently wealthy Indians who focus on creating progress for Indian

society— new practices in philanthropy have the audience in which to grow. Expanding further on this new generation of Indian donors, Sundar writes,

“The four main characteristics of these new philanthropists are that many of them are self-made, first-generation rich individuals from diverse backgrounds; they are younger than the traditional philanthropists; they are more educated; and their attitudes to society and life are also different... Observers find a clear link between the rise of entrepreneurship and a growing focus on more active, engaged philanthropy that draws on business skills and commitment of time, as well as financial donations” (2017: 152).

Through Sundar’s analysis and my conversations with 4 Indian platforms, I began to clearly see how the founders of Impact Guru, Ketto, LetzChange, and Small Change aimed to capitalize on this generational desire for engaged philanthropy that draws its modeling from the business sector, a theme I will continue to explore throughout this chapter.

While the ‘new rich’ and the Indian middle class are increasingly tech-savvy and digitally engaged, presenting the benefits of online fundraising to the heavily grant-based Indian NGO sector is a tall order. In this aspect, Indian platforms have had a similarly difficult time to GlobalGiving and their peers in converting NGOs who rely on traditional fundraising to a digital platform. One of the reasons why certain organizations have difficulty with the transition to digital fundraising is their size. When referring to large organizations, one Indian crowdfunding executive told me, “Even though a lot of the larger NGOs are in urban areas and can use the technology, they don’t do too well on our platform. Online fundraising is not a priority for them because they get most of their funding from big corporate donors or grants”. A program manager from another platform voiced the same issue with larger NGOs, saying, “Big organizations partner with us, but they don’t do anything on our platform because they say they don’t have any individual donors. We have found across the board that these large organizations who are used to getting lots of grant and corporate money actually don’t have a big base of individual donors”.

Conversely, many small NGOs with low human resources capacity also find digital fundraising to be difficult. This is due to the onerous time commitments necessary to run successful campaigns, issues around access to Internet connectivity, and limited staff availability. These realities reflected a common trend between Western platforms like GlobalGiving and Indian platforms, with all of them agreeing that generally, mid-sized NGOs with a good grasp of digital technology performed best on their sites. Indian platform staff reflected that medium-sized local NGOs are able to use crowdfunding to raise upwards of 10-15% of their annual budget online, as opposed to larger NGOs who use it for less than 5%. For small, under-resourced Indian NGOs, crowdfunding is demonstrative of wide-ranging patterns of exclusion faced by low-capacity non-profits internationally— they are unlikely to win major grant funding and also less likely to have a well-organized digital donor base.

Furthermore, even if an Indian NGO is willing to attempt online fundraising via one of the crowdfunding platforms, their strategies are often steeped in traditional fundraising methods. One Indian platform manager explained to me that most of the NGOs on their site are still dependent on INGO money, government funding, or foreign grants. They said, “[NGOs] are used to the model of writing big proposals with the hope of receiving a big cheque. Crowdfunding is a very new concept for them. Our service requires no financial resources from the NGOs, but they need to take the time to understand how to actually raise money online”. As noted in Chapter 4, while platforms are overwhelmingly adamant that the NGOs are never charged for crowdfunding services and that funds can be used flexibly, staff at the platforms at times seemed dismissive of the heavy human resources burden that NGOs incur when setting up online fundraising pages. As with many industries globally, this invisible labor largely goes uncatalogued and unacknowledged, with staff at various organizations taking on digital fundraising responsibilities in addition to the various jobs they already have.

Invisible labor is often crucial to capitalist notions of income generation, but is overlooked in digital spaces (Ekbia and Nardi, 2014). This analysis also applies to the crowdfunding case, with platforms rarely acknowledging the capacity toll that online fundraising takes on an NGO partner in the name of diversifying the organization’s fundraising strategy and

increasing financial flexibility. For example, a fundraising director at one Delhi-based NGO told me, “I have a full-time job in addition to helping run the organization, most of us actually work at least part-time elsewhere. I thought crowdfunding would be a quick and easy process, actually it’s enormously time consuming to constantly update the project and reach out to our network”. This NGO was just one of several organizations I researched where the NGO staff juggled NGO work with other part-time or full-time work. In many cases, the NGO was a passion-project for the various staff members in question, with even those in senior positions volunteering their time or working with a very small stipend attached. Neither Western nor Indian crowdfunding platform informants mentioned these complications in staffing or the added labor burden when advocating for crowdfunding as a transformative force in NGO fundraising.

A final key commonality that Indian crowdfunding platforms share with global crowdfunding platforms is their use of fundraising competitions as an incentive for their NGO partners. I previously discussed GlobalGiving’s use of matching campaigns like Bonus Days in order to engage their individual donor bases. Several Indian platforms have recently followed suit, using game-like challenges to encourage use of their digital tools. For example, one platform reported starting a tiered-ranking system for their NGO partners, in practice quite similar to the one formerly employed by GlobalGiving. In this system, the platform gives out rankings of 0 through 4 stars to each of their NGO partners. To create an intrinsic sense of competition, stars are allocated based on a combination of factors including how effectively they use the platform, the total money raised, reporting frequency, and use of platform tools. The Indian executive revealed that once this notion of rankings was introduced to their partners, many unengaged organizations attempted to make up for lost time by becoming more active on the platform.

The use of fundraising competitions also reflects the overall ‘gamification’ of fundraising space (Robson et al, 2014), with platforms using tools like milestones, trackers, leaderboards, and performance ratings in an effort to boost NGO and donor engagement alike. LetzChange described to me their annual fundraising challenge from 2017, which was organized as a ‘Giving Premier League’ team competition among their NGO partners.

Harking on imagery and language used in English Premier League football, LetzChange used this competition to help NGOs to embrace their competitive fundraising spirit to great effect. By splitting their NGO partners into different regional ‘teams’, they had to collectively work together to meet fundraising goals and compete against other regions. According to this platform, the playful, engaging campaign served many NGOs well, with previously low-performing organizations mobilizing their donor bases effectively.

This example is reflective of how crowdfunding platforms often ‘emblematicize’ success stories (Webb, 2012) in an effort to gain legitimacy among their partners and make them believe that they, too, can fundraise effectively online. The baseline belief from LetzChange is the same as GlobalGiving: the idea that once an organization realizes how effectively they can mobilize their individual donor base, they will want to continue using the site for their online fundraising needs. These targeted, short-term campaigns are changing some elements of NGO fundraising, because they often have the added benefit of financial rewards. However, these rewards bring forward the underlying marketized features of the campaign scheme, both in terms of encouraging competition with fellow NGOs, but also reproducing the “don’t miss out on this great deal!” style marketing push typical of retail companies that sell products under artificial time constraints. The invisible labor and capacity concerns remain present, as competition-based fundraising campaigns require intense and time-sensitive fundraising appeals from NGO staff to their individual donors. But despite the often unacknowledged capacity-based efforts from the NGOs, platforms cling to stories such as the one above, as they promote the internal certainty that their strategies, when embraced fully, will lead their NGO partners to the desired financial outcomes.

5.2: Crowdfunding India: How Indian Philanthropic Norms Impact Local Platforms

The notable differences between Indian platforms and Western ones are perhaps even more interesting than the commonalities. As noted above, the ‘best fit’ NGO partner— the agile, technologically-proficient, mid-sized organization— remained the same for Indian platforms as GlobalGiving. However, variation in responses occurred when I asked the Indian platforms about the ‘best fit’ project for their platform. Staff members at each of the 4 platforms

reported that the most popular projects on their sites were based on education and healthcare/nutrition. These Indian giving trends have been officially noted as well, with Sundar writing, “In the main, the [Indian] philanthropic preferences continue much as before, with most donors giving for education and health” (Sundar, 2017: 191). When I asked the platforms why they believed projects related to education and health were well-liked by their Indian donor base, the responses revolved around access. As one manager told me:

“People feel emotionally connected to causes around health and education, it’s where the majority of the Indian public’s social interest lies. If they are a middle-class person, which likely many of our donors are, they will have had access to decent healthcare and education in India, whereas the beneficiaries of these projects do not”.

Many fascinating insights can be drawn from this response, particularly around ‘who’ is donating and ‘why’ they are giving. The ‘who’ becomes quite a classist situation for these platforms, seeing as most crowdfunding is “... confined within... [the] lending sphere of literacy, English proficiency, disposable income, Internet connectivity, and access to digital financial technology” (Black, 2013: 116). Though many Indian platforms encourage the idea that anyone can be a micro-philanthropist by allowing donations as low as 20 or 30 Rupees (less than \$0.50 USD), the fact remains that additional factors around the socio-economic exclusions of connectivity and literacy remain. Furthermore, greater ties can be drawn from this ‘who’ and ‘why’, as the donors mentioned above are often giving to education or healthcare causes because they themselves have witnessed a lack of good healthcare or education-based issues or have a considerable amount of money on it. As one platform manager mentioned, “These Indian donors feel inherently more connected to their communities if they are donating to a cause that they see every day.”

Another important difference I noted amongst the Indian platforms compared to global platforms was their lack of emphasis on story-telling. As described in Chapter 4, Western platforms like GlobalGiving and Kiva focus heavily on the use of storytelling in their marketing strategy, with one GlobalGiving director telling me that a professional fundraiser’s

primary responsibility is to tell compelling stories. From a Western crowdfunding perspective, stories are the currency many platforms rely on, with Anke Schwittay noting, “They work as a marketing device, as a differentiator from other online lending platforms and as the emotional glue of the site,” (Schwittay, 2014: 55). This was certainly the case during my time with GlobalGiving, where as an intern on the marketing and communications team, it was my job to share many of these NGO partner stories via social media and external communications channels. When I changed roles to become a field representative, I switched to training GlobalGiving partners on how to best tell their stories digitally.

However, at the time of my research, Indian platforms seemed more concerned with driving traffic to their sites than training their partners in story-telling, not realizing that there might be a critical connection between the two. This is overall unsurprising. Crowdfunding in India is significantly more nascent than in the United States or United Kingdom, with all local platforms I researched emerging since 2012. Therefore, staff at Indian platforms spend their time hand-holding partners through the basic processes of setting up an individual donor database or creating a fundraising page. For these organizations, developing a captivating narrative seems to only become a focus after the critical logistics have been established. Furthermore, platforms reflected that at times, fundraising appeals in the form of emotionally touching personal stories were a challenging approach for many Indian NGOs. As Sundar notes, modern Indian philanthropists are more concerned with classic development success indicators like scaling-up existing projects and ‘impact’; their approach is “...more professional and cerebral, with due diligence and cost benefit analysis” (Sundar, 2017: 203).

To this end, the platforms I interviewed, particularly for-profit platforms like Impact Guru and Ketto, straddled the challenging line of promoting newer practices like digital story-telling, while their NGO partners still heavily relied on hard project outcomes, due diligence, and transparency of their programs. At times this caused delayed effects in how quickly the Indian platforms were willing to fully embrace digital practices that were known to be effective for more experienced platforms. One GlobalGiving staff member voiced this

dissonance in organizational stages and practices as a source of occasional frustration when they try to work directly with Indian platforms. They said,

“We opened ourselves up to working with local platforms as a way to access a new set of NGOs we don’t normally have contact with. However, from GlobalGiving’s experience we know you have to run campaigns, tell compelling stories... you have to incentivize your donor base to give. But some Indian platforms disagreed, saying they’ll have this cool product and people are going to just float in. And even though I said ‘we think you’re doing it the wrong way, we’ve tried this in the past and it didn’t work’, they still wanted try something we knew to be ineffective. So we let them do that. Unsurprisingly, in most of these cases our experience holds true for the local platform, and we end up in a situation where traction is really slow in terms of volume of transactions.”

The GlobalGiving perspective was fascinating to hear in this instance, because it shed light on why Indian platforms seemed enthusiastic about embracing technology, but struggled to widely implement internationally successful practices like marketing and story-telling. Furthermore, from the perspective of GlobalGiving as the international and more established platform, they know from experience that effective story-telling has a direct correlation to more consistent donations. However, from the details that the Indian platforms shared with me, for them more tangible, project-based concerns seem to take precedence over good stories. This seemed to demonstrate that Indian platforms are not yet engaging in what Chouliaraki (2012) refers to as the ‘theatricality of humanitarianism’, which defines the relationship between humanitarian situations and the creation of ‘spectacles’ to garner attention to certain causes.

I interpret story-telling as an aspect of this theatricality, with its rootedness in weaving compelling narratives in order to encourage donations. Martin Webb (2010) also discusses the effects of story-telling in India. Focusing on activist movements around the Right to Information Act (RTI) in northern India, he argues that stories act as “authentic artefacts” for supporters of a particular cause. He writes, “the performance of success stories... is intended

to highlight the work of groups within the movement... as well as showing that groups are transparent in their operations” (Webb, 2010: 301). Webb notes that the use of stories is meant to present the movement’s work as successful, which is crucial given that the Indian public are generally wary and distrustful of the NGO sector (Chapter 7). In the context of crowdfunding, story-telling highlights the importance of personal relationships between the NGOs, donors, and the donor’s extended network. In this case, the stories serve the performative role of featuring the NGOs successes, which helps to build trust and further support among their donor networks.

A final critical difference I noted between platforms like GlobalGiving and those in India involved reporting requirements. As previously mentioned, GlobalGiving partners are obligated to write quarterly reports via the platform to update their donors about the project in question. Failure to report regularly will result first in lowered rankings on the site, and then potential loss of partner status. When I asked Indian platforms about their reporting requirements, all 4 of them stated that reporting was encouraged but not required. One director told me,

“Reporting is not mandatory. We tell the partners that if they update us, we will be able to update the donors. We don’t have field visits either. We do have some trust in the NGOs that if they can mobilize so many people to donate to and advocate for their work, and their paperwork is in order, then we believe that they are doing good work”.

I found it intriguing that Indian platforms were so trusting of their NGO partners, considering that regular reporting to donors is such a deeply standardized practice for Western NGOs. Furthermore, Indian NGOs all mentioned to me that their Indian grant-makers— including CSR funds, government agencies, and branches of INGOs— all required at least two or three regular reports per year. However, this unquestioning ethos from the Indian platforms relates to the preference given to the peer-to-peer fundraising model— explored fully in Chapter 9. Peer-to-peer is widely used by Indian platforms and helps small organizations leverage enthusiastic support via social networks and use word-of-mouth as a verification

of their legitimacy (Fechter, 2018). This demonstrates that while many Indian funders have applied Western bureaucratic measures to their aid practices, local crowdfunding platforms have seen less reason to enforce these stringent conditionalities on their NGO partners, preferring rather to trust the local organizations. One Indian manager explained this perspective in quite straightforward terms: “If you’ve got 100 supporters promoting your work and donating to your NGO, it’s highly unlikely that you’re doing bad work”. As will be explored in greater depth in subsequent chapters, the realities of NGO fraud in India show that this is a naïve perspective. But more so than blind trust in the NGOs themselves, Indian platforms know that many NGOs share newsletters, updates, and annual reports with their donor base through their own online communications channels, demonstrating that there is an underlying level of reporting and accountability taking place. For the time being, they don’t see a pressing need to promote the same reporting through their platforms.

5.3: Shifting Practice and Creating New Fundraising Models

During my interviews with and observations of Impact Guru, Ketto, LetzChange, and Small Change, it became clear that each of their staff members were passionate about changing the way NGOs fundraise. However, in an Indian sector cluttered with an estimated 3.1 million NGOs, creating any large-scale shift in practice is an onerous task at best. Indian crowdfunding platforms are, in many ways, attempting to make the funding and fundraising processes more participatory and less disconnected than traditional aid. When speaking of using technological platforms for development, Schwittay and Braund (2018) write that these models are seen to promote participation, collaboration, and engagement. One way that crowdfunding platforms are looking to generate more participation and engagement in online fundraising is through targeting a younger age demographic.

Each platform I researched directly or indirectly told me that younger donors have a higher conversion rate for their platform, with one director saying, “We’ve always said that Millennials are the target demographic here. In India, we’re looking at urban, young professionals overall. Even college-aged students get really involved, though they can only give small amounts. But they have no reservations about donating online.” This level of

comfort with using online banking and digital financial platforms is essential, according to the crowdfunding platforms. It brings about notions of ‘digital natives’ and the comfort Millennials and younger generations have with integrating technology into their daily lives. Shahid Alvi writes about digital natives in the context of schools integrating particular technologies into classroom experiences. He believes they actually *expect* the fusion of technology into their day-to-day operations “in real time, anytime”, with ‘digital immigrants’— or those who are not accustomed to the constant influxes of technology in all personal and professional spaces— left to either assimilate or be left behind (Alvi, 2011: 136). In this sense, younger generations are more likely to be early adopters of various technological services, including crowdfunding. One platform executive mentioned further benefits of targeting the younger, digital native demographic, using a decidedly capitalist framework as justification. They told me, “When I lived in the UK, I was quite struck that High Street banks fight for the student population. They know if a student goes to that one bank, they will likely stay with that bank for many years even after their degree when they’re making lots of money. So the banks look at these students as a worthwhile long-term investment.” Much like banks, crowdfunding platforms are also looking at younger Indians as a worthwhile investment, and encouraging their NGO partners to do the same. This way, if younger donors get involved with crowdfunding platforms at an early age, they will likely continue to use these platforms long into the future, particularly as their disposable income increases in coming decades.

The notion that young people are less skeptical of giving online also plays a crucial role in platforms targeting a younger donor base. One manager, who fell into the Millennial demographic themselves, told me that online giving actually facilitates increased accountability between the NGOs and the donors than traditional fundraising tactics like door-to-door collection bins or passing out brochures about a particular cause. As Edwards and Hulme note, “Accountability is generally interpreted as the means by which individuals and organizations report to a recognized authority (or authorities) and are held responsible for their actions,” (Edwards and Hulme, 1996: 8). The young platform manager believed that the sustained digital connection between a crowdfunding donor and the organization they’ve supported ensures an added layer of accountability, saying “With collection bins for huge

organizations, you have no idea where that money is really going. With crowdfunding, you have a much better idea of exactly which project your money is helping". Crowdfunding platforms generally believe that their interfaces provide more accountability to the average micro-philanthropist than larger INGOs do. One director explained to me that while large NGOs are accountable to their major donors and stakeholders through mandatory reporting, very few updates are ever sent to their individual donor pool. All 4 Indian platforms I researched informed me that some of the most common feedback they receive from their donors is that NGOs on the platforms "seemed more accountable" and "donors felt they could really 'see' where their money was going and how it was being used", despite the lack of formal reporting requirements. These concepts return in future chapters around trust and particularly the peer-to-peer model, as I will argue that interpersonal bonds of trust are more likely to drive Indians to donate to a project than traditional notions of accountability.

Another component to the accountability debate is the nature of digital financial transactions. The process of making a financial transaction online is not particularly seamless in India, adding to donor irritations and skepticism. In order to make any online payment with an Indian bank card, one must wait for a one-time-passcode (OTP) text message to arrive on one's mobile phone, and then enter the OTP on the website donation page to validate the transaction. Although this process often works smoothly, there are times when payments fail or OTPs are not received— leading would-be donors to become frustrated and abandon their giving efforts. Nevertheless, local crowdfunding platforms maintain that younger people are less suspicious of or frustrated by a failed online transaction because they understand that new technologies can sometimes be erratic. Moreover, Indian platforms reflected that young people are generally savvier with using digital payment interfaces believe that they create an overall safer financial environment.

Online banking and transaction services became exponentially more prominent with the Indian government's initiation of demonetization in November 2016, a process by which the government removed the 500 and 1000 Rupee notes from legal use. As noted in Chapter 2, removing this widely used bank note, the Prime Minister Narendra Modi's administration expanded financial technology use widely throughout the country, while claiming to combat

corruption, fraud, and ‘black money’¹⁴ (Pal et al, 2018). One director told me, demonetization and the rapid emergence of e-commerce services came hand-in-hand. Many Indians, particularly Millennials and younger, now conduct the majority of their day-to-day finances and transactions through digital financial portals like Paytm and online banking, so crowdfunding platforms argue that making an digital donation is no different. From their perspective, converting young people into online donors was only a small hurdle because the technology is already familiar to them.

As social media platforms like WhatsApp— the world’s largest messaging application— and Facebook¹⁵— the world’s largest social network— begin to accept monetary transactions in India, it will become even easier for NGOs to facilitate online donations for their supporters. Conversely, as one manager noted, “But the over-50 crowd are the ones able to give the most money at the moment. And they are the more vocal supporters often because they have likely donated to an NGO for many years. They have more contacts and they have more vocal power. NGOs need to convert those older people into online donors, while still targeting the youth.” This idea of NGOs needing to play the long game of enticing younger donors at an early age while also converting existing donors into digital givers is often an enormous undertaking and brings back the realities of invisible labor and over-stretched fundraising capacity. However, despite this acknowledgement that older donors are generally wealthier, each of the platforms I interviewed stressed that youth engagement from their NGO partners resulted in the higher numbers of transactions—even if not higher monetary value—to their fundraising pages.

An issue that Indian platforms, and even platforms worldwide, are attempting to address is their lack of scale, or volume, as compared to traditional aid grants. As Shameem Black confirms, crowdfunding “... has in many ways become a new public face of humanitarian aid despite the relatively small scale...” (Black, 2013: 108). One prominent way Indian

¹⁴ In the Indian context, black money refers to funds that are earned or transacted on the black market, specifically referencing the lack of taxes paid on these funds.

¹⁵ It is worth noting here that although Facebook and WhatsApp still operate independently as digital applications, Facebook purchased WhatsApp on February 19, 2014 for \$19 billion USD.

crowdfunding platforms are embracing their role as a new public face of humanitarian aid and countering their lack of volume is by providing partner services that are unavailable in traditional fundraising. Although local NGOs are often tempted by the large amounts offered by INGOs and CSR grants, the funding received from those bodies usually stops at a simple financial sum. Given this reality, crowdfunding platforms are trying to compensate for their lack of scale by offering different models to NGOs. In this interest of promoting innovation and change in the NGO sector, all 4 Indian platforms in my study detailed numerous training and capacity-building services that they provide to their NGO partners, in addition to the baseline offer of access to a digital fundraising platform. At one platform, staff members created a 'customer management service', which functioned as a year-long subscription package. The package provided for the creation of a basic website for NGOs that were not already online, provision of a digital payment gateway, and a donor management system.

Although many Indian NGOs could greatly benefit from a more sophisticated online presence, the struggle for several crowdfunding platforms comes when justifying their donation fees to their potential partners. As one manager told me, "One of the biggest issues we face is our percentage fee that we take from the donation. Most donors want to give the full money to the NGO. So the donor thinks, if we just give it offline, then the whole amount goes to the NGO. But they don't understand the whole host of services we provide to the NGO, those aren't free and they shouldn't be free." This notion that high quality services are not free, and that people only value things they pay for— is pervasive throughout crowdfunding platforms both globally and in India. While individual donors can make direct donations to an NGO¹⁶, platforms advocate that the added 'perks' of using a platform, including the services, tools, campaigns, bonuses, and increased visibility, outweigh the cost of a small donation fee. Interestingly, of the 4 platforms I interviewed, two charged a donation fee (Ketto and Impact Guru) and two were free (LetzChange and Small Change). All four provided similar streams of services to the NGOs, from website assistance, to social media

¹⁶ NGOs in India must have a specifically registered organizational bank account. After obtaining the bank account, there is an available through expensive option to also create an online payment gateway for the organization that can be linked to a website. Many small NGOs reported to me that acquiring an online payment gateway was an onerous and time-consuming bureaucratic process, and using a crowdfunding platform for credit/debit card donations was an easier solution.

packages, to donor management software. But Ketto and Impact Guru, as for-profit companies, were able to expand faster due to more liquid capital flowing into their coffers. However, this rapid expansion also brings with it specific challenges for these two platforms, as they are responsible to their investors and shareholders and must produce financial results. Because of this, both Ketto and Impact Guru do not rely exclusively on NGO partners, focusing on personal medical fundraising and individual campaigns as well. However, despite Ketto and Impact Guru having a higher cash flow, LetzChange and Small Change had better reviews of their platform and services from the organizations I researched, with many NGOs feeling disgruntled both about the donation fee charged by the for-profit platforms, and the fact that those platforms seem too focused on private fundraising channel resources to their NGO partners. This dynamic of for-profit versus non-profit crowdfunding platforms and how NGOs perceive them is discussed further in Chapter 6.

A further important service that crowdfunding platforms provide their partners is training on fundraising strategy. As previously mentioned, traditional fundraising and grant-writing do not necessarily translate well to fundraising from individual donors, particularly online. Grant-writing is often jargon and text-heavy, with aspects like target indicators, deliverables, and outcomes described in technocratic language. Conversely, online fundraising must be emotionally driven, with the help of persuasive and flashy messaging to combat the public's increasingly short digital attention span. As Cameron and Haanstra describe, "...development organizations have made increased use of professional public relations and advertising firms in their fundraising campaigns as competition for donations and media attention has intensified" (Cameron and Haanstra, 2008: 1481). With this need for visual and emotional appeal in mind, crowdfunding platforms provide workshops, one-to-one consultations, and seminars on how to run effective online fundraising campaigns.

As such, an essential element of online fundraising is to produce captivating digital branding, social media, and external communications. Each platform I researched reported offering their NGO partners some form of 'online marketing and social media pack', which provides each partner with the basic essentials to creating effective digital marketing. One platform even goes so far as to supply individualized 'packs' for each NGO partner to use during their

annual fundraising challenge, which include sample Facebook posts, Tweets, and email outreach templates. This way, the platform provides the NGO with the ground work for creating what Black calls ‘micronarratives’, which she says “...have become the hallmark of popular digital social networking sites in the first decade of the new millennium,” (Black, 2013: 108). With the digital marketing templates already provided by the platform, the argument from platforms is that NGOs need only spend minimal time or human resources creating compelling online content. This suggests that Indian platforms, to some extent, acknowledge the labor costs of effective crowdfunding and are attempting to minimize their negative impacts. Despite not making reporting mandatory, several Indian platforms do provide reporting templates, focusing on how the NGO should present their project updates and encourage further donations without risking donor fatigue. While NGO partners reported to me that these communication planning tools were very helpful in their overall individual giving strategy, it is crucial to note that these services are not provided entirely altruistically by the Indian platforms. Whether the platform is for-profit or non-profit in nature, their overall objective is always to drive more traffic toward the crowdfunding sites themselves, causing them to perennially create models and tools that are mutually beneficial to themselves and their NGO partners. This constant bottom line of driving traffic and revenue to their platforms once again demonstrates the overarching elements of philanthrocapitalism fostered within the crowdfunding model.

5.4: Playing the Market: How Indian Platforms Distinguish Themselves

When it comes to partner services, crowdfunding platforms have a tall task in front of them when recruiting NGO partners. Most platforms worldwide advertise themselves as a ‘one-stop-shop’ for an NGO’s fundraising needs, claiming to provide support with marketing, branding, donor management, communications, and digital tools. In the Indian case, the numerous platforms— which largely emerged during the short period between 2010-2016— need to distinguish themselves in a crowdfunding market that is quickly becoming saturated with domestic and international fundraising options. Over the course of my fieldwork, I found that while local crowdfunding platforms worked to provide tailored marketing and branding assistance to their partners, they simultaneously needed to

separate themselves from the veritable flock of fundraising platforms offering similar services. One former manager at an Indian platform told me,

“Each of the Indian platforms are slightly different despite competing in the exact same space, which makes it all very interesting product-wise. There are so many things we can do for the NGOs on our platforms, and we’re all trying to do is just a little bit differently. The space is constantly evolving and improving, which I believe is definitely a good thing both for us and for the NGO partners.”

In this section, I will discuss how each of the four Indian platforms I interviewed— Impact Guru, Ketto, LetzChange, and Small Change— market themselves to their NGO partners. I will also demonstrate how the non-profit versus for-profit models differ among the platforms themselves, and how this competition among the platforms is affecting the Indian NGO fundraising space. While this section focuses primarily on the differences between platforms, one prominent commonality is that all of the Indian platforms operate exclusively in English, thereby requiring their partner organizations to also be English-proficient. This is worth noting in the scope of marketing practices, as it suggests that even while attempting to distinguish themselves from each other, all Indian crowdfunding platforms are recruiting from a particular pool of English-speaking, digitally literate prospective partners and donors.

Each of the four Indian platforms in my study have unique origin stories and marketing practices. As mentioned in the previous section, Impact Guru and Ketto are for-profit companies that have NGO fundraising as only one section of their business model. In addition to varied amounts of capital contributed by investors, both Ketto and Impact Guru deduct fees from donations made via their platform. Conversely, LetzChange and Small Change are platforms exclusively for NGO fundraising, and both are operationally funded by individual or corporate benefactors. Therefore, at the time of my research, neither of those two platforms required the deduction of fees from donations. This distinction is critical when discussing the different strategies that these platforms use to market themselves to potential NGO partners.

Below is a brief synopsis of each of these four platforms, with specific reference to their website landing pages as the first snapshot a potential micro-philanthropist receives when clicking on a link to the platform. For the purposes of this analysis, I use each platform's website— particularly the landing pages— as their key branding and marketing tool. Each platform has a distinct digital appeal they strive to achieve, and these landing pages demonstrate their desire to draw focus to their individual strengths. As platform landing pages tend to change regularly, these snapshots of landing pages were all taken on December 11, 2018 within the same hour.

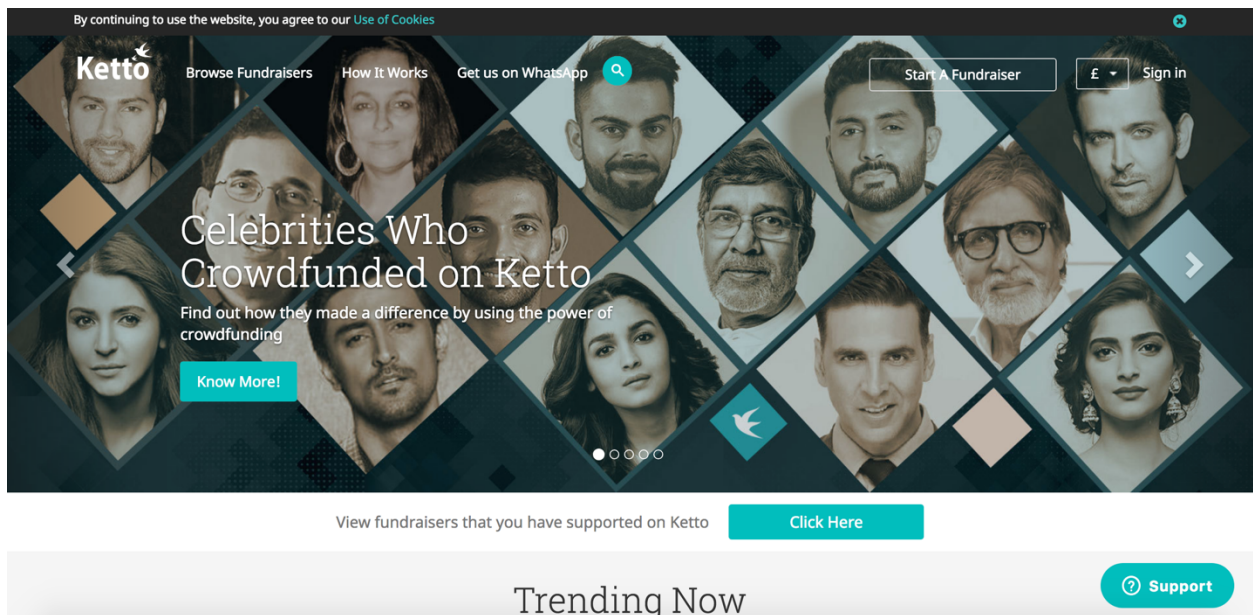


Figure 8: Image of Ketto homepage, taken 11 December, 2018 at www.ketto.org.

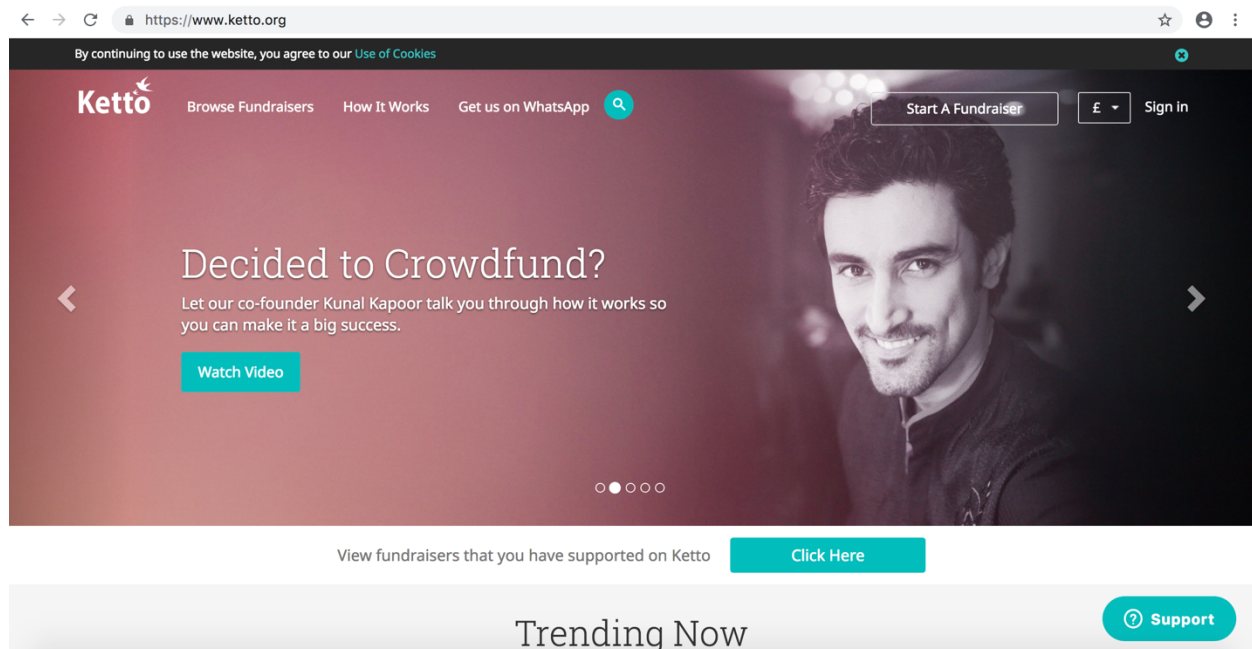


Figure 9: Image of Ketto homepage, taken 11 December, 2018 at www.ketto.org.

Ketto, branded as “Asia’s most visited and trusted crowdfunding platform” (Ketto, 2018), has the most sophisticated website of the four platforms I researched. Their homepage features a scrolling 5-image banner, the first two highlights of which can be seen above. Co-founded by Bollywood actor Kunal Kapoor, his recognizable face is featured on the homepage and in various other locations on the Ketto website. More interestingly, the initial landing page features a detailed collage of ‘Celebrities Who Crowdfunded on Ketto’, with images of various high-profile Bollywood actors, famous athletes, and successful entrepreneurs. This outward focus on celebrity endorsement is a noticeable differentiating factor for Ketto, as they use high-profile individuals to build brand recognition with their donor market. This is not an uncommon practice, as Astrid Keel and Ranjan Nataraajan (2012) discuss how featuring celebrity endorsements usually creates attention around a product, encourages higher recall, and can bring prestige to a brand.

Other platforms agree that Ketto’s use of celebrity endorsements can bring more clout to their brand, with one staff member at a competing platform telling me, “Ketto can get a huge amount of traffic to their page because they have Kunal Kapoor and other celebrities talking about them constantly. Don’t get me wrong, if we had celebrity backers we’d be using them,

too. But just having celebrity names on your page doesn't guarantee the quality of the donor experience or the fundraisers". Chouliaraki has also commented on this relationship between celebrity and authenticity in humanitarian fundraising. She explains that a celebrity endorsement of a charitable cause often serves to "amplify the power of a cause" (2012: 3) while also adding a certain veneer of quality and trust. However, it is important to note the academic and political backlash that many celebrity endorsements in humanitarianism have brought on, particularly in the recent era of 'viral' campaigns that can spread without appropriate time for due diligence.

It is possible that these realities have already had an effect on Ketto's marketing and decision-making. At the time of editing this chapter in April 2019, only 4 months after the original screenshot above was taken, Ketto has completely rebranded and redesigned their website to now reflect a revolving banner of projects on their platform, as seen in Figure 10 below. While I have not conducted follow-up interviews with Ketto staff since this sweeping visual change in their platform, I hypothesize that this change was made to help Ketto compete with other platforms like Impact Guru and Milaap that are gaining widespread acknowledgement for their medical fundraising efforts. Given that medical crowdfunding is on the rise in India, Ketto followed suit and now features their medical fundraising portfolio as their landing page. On a more personal note, this example of Ketto swiftly shifting their entire digital brand demonstrates the rapidity and continuously evolving nature of my research sample.

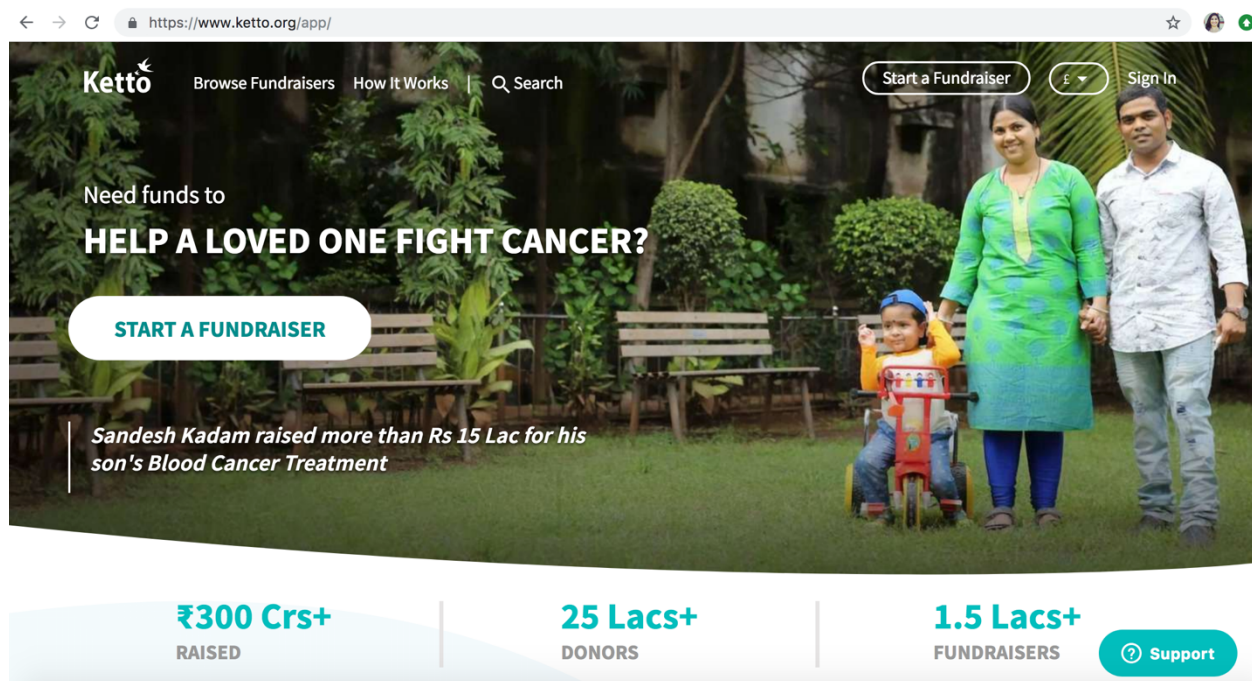


Figure 10: Image of Ketto homepage, taken 8 April, 2019 at www.ketto.org.

Impact Guru, the second for-profit platform I researched, uses a very different type of appeal. The most noticeable text on the homepage is Impact Guru's tagline as the "Most Successful Platform for Crowdfunding in India" (Impact Guru, 2018). Next to this tagline is an image of a visibly sick man in a hospital bed. As mentioned previously, the fastest growing sector in the Indian crowdfunding space is medical fundraising. Impact Guru is one of several Indian crowdfunding platforms, including Ketto as evidenced from their new website homepage above, that have rapidly expanded into this arena. This shift away from NGO fundraising, which currently only comprises approximately 30% of the fundraisers on Impact Guru's platform, is clearly visible from this homepage. The jarring image of 'Amit', whose stem-cell transplant was crowdfunded by his family member "Gopi", is meant to invoke feelings of urgency, sympathy and (somewhat conversely) hopefulness, given that Gopi was able to raise "45 Lakhs in 7 days" for Amit's treatment, or approximately \$60,000 USD.

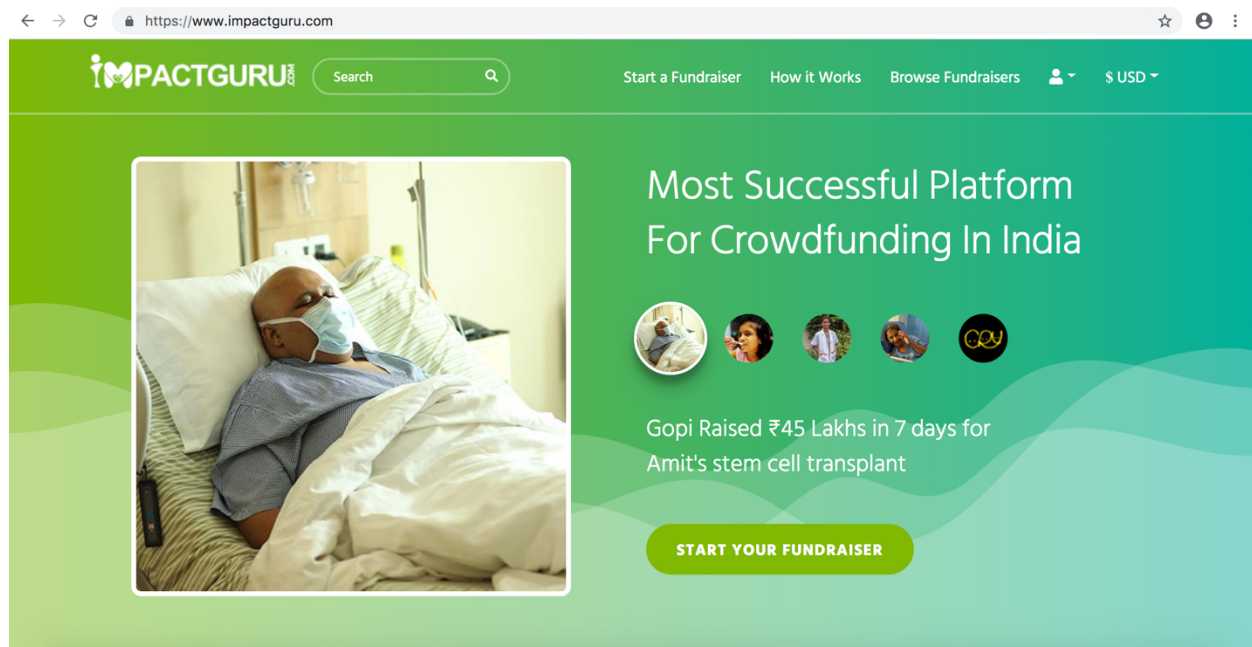


Figure 11: Image of Impact Guru homepage, taken 11 December, 2018 at www.impactguru.com.

Discussing the use of upsetting imagery in fundraising, Roger Bennett analyzes how these images can invoke an individual to donate to the cause. Since emotions often affect an individual's judgment, "...it can be difficult to identify donation decisions where an emotional element is not present. Fundraising appeals that employ shocking imagery may be described as examples of psychoactive advertising..." (Bennett, 2015: 189). Impact Guru appears to be appealing directly to the potential donor's psychological and emotional responses when using Amit's image and dire circumstances on their homepage. Furthermore, Impact Guru seems to be applying historically significant practices around images of suffering being utilized for fundraising and awareness-raising campaigns. As Chouliaraki (2012) writes about humanitarian 'theatricality', the dependence on the spectacle of suffering seems overarching and relevant in medical crowdfunding. To use this website as an example, the same image and text have been on the Impact Guru homepage at least between December 2018 and April 2019, if not longer. This leads one to wonder if the campaign for Amit's stem cell transplant is ongoing, or if his image is simply being continually used for its visceral appeal.

It is also interesting to note Impact Guru's immediate boast as the 'most successful' crowdfunding platform as their most visible branding on the homepage of their website, particularly when mirrored up to Ketto's sleek formatting and (former) celebrity endorsements. Both of these platforms have a distinctly corporate, professional appeal, with everything from color-schemes, to wording choices likely being recommended to them by public relations agencies or branding specialists. A Senior Marketing Manager at Twitter I interviewed as part of my dissertation research in 2015 informed me that color palates are often what determines how long a potential consumer stays on a website. According to them, colors like blue and green "often make people feel happy and peaceful, so many agencies often recommend this color scheme to those starting out in digital branding". Impact Guru and Ketto are also both playing to their strength on their websites, featuring medical fundraising much more prominently than other fundraising avenues, including NGOs, individual fundraisers, and start-up projects. Although these secondary areas are featured on the website more generally, there is no mention of any of these other fundraising areas on the initial landing page.

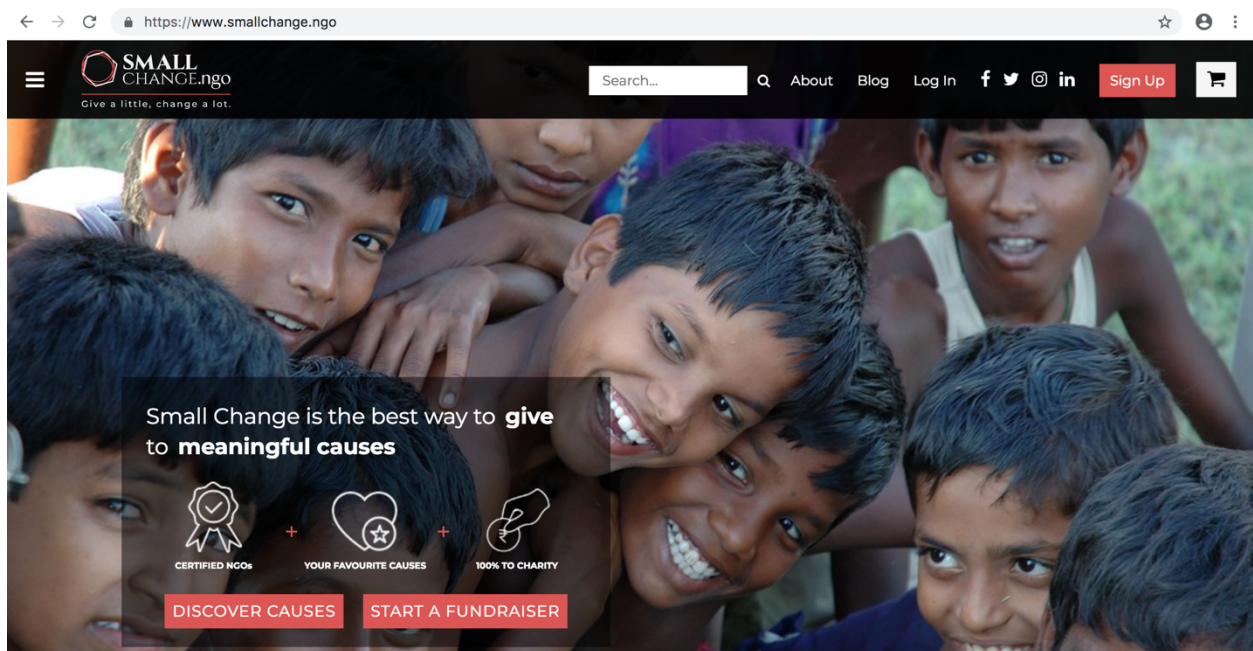


Figure 12: Image of Small Change homepage, taken 11 December, 2018 at www.smallchange.ngo.

Small Change is the newest Indian crowdfunding platform that operates exclusively for NGOs, with their tagline reading “Small Change is the best way to **give** to **meaningful causes**” (Small Change, 2018). After launching in late 2016, they had partnered with approximately 30 NGOs when I visited their Bengaluru office in February 2018. At the time, Small Change operated with only three full-time staff members, with other service providers volunteering for the organization. Their website was produced by freelance developers, a fact they referenced as a hindrance to creating a sleeker, more user-friendly platform. One manager told me,

“We use freelance tech consultants for our website, which can be a bit dangerous because they are not working directly with us... the two developers we have, they don’t really talk to each other. They communicate only through us and they are a bit erratic in how much they can do for us.”

This lack of an on-sight web developer becomes clear when taking a deeper look at the homepage. While the image of the smiling children falls in line with current NGO-fundraising trends, with Nandita Dogra writing, “The juvenile and ‘innocent’ form of human...brings out innate dispositions of affection and nurturing in most people. The cliché images of children and cute animals rely on the predictability of these responses in appeals. This is often aided by controlling the perspective of viewers like the angle such as looking down on the subject, visual position of the subject such as pose of subservience, looking straight at the camera, proximity etc.,” (Dogra, 2007: 166). Each of these aspects Dogra describes can be seen in Small Change’s homepage, with the children hugging each other, while the person with the camera has clearly taken the photo both at close range and from above.

Despite the attempts at classic humanitarian appeal, the quality of the image is not ideal, with several children being cut out of the frame and the text box obscuring other faces. The website overall is in a more rudimentary stage than the other platforms I interviewed, which may handicap Small Change when appealing to donors and partners. However, the novelty of the platform, their limited number of partners, and the simple nature of the website do provide a clarity and focus to Small Change’s mission that is not always available on older,

broader platforms. As mentioned previously, Small Change has the added benefit of not charging donation fees, as their overhead costs are largely covered by their seed funding from Tata Trusts. According to several NGOs I interviewed that use Small Change, their smaller, streamlined appeal coupled with the lack of fees makes the NGO partners feel more connected to the platform and the services they provide.



Figure 13: Image of LetzChange homepage, taken 11 December, 2018 at www.letzchange.org.

The LetzChange website takes a completely different approach, using plasticine clay animation or ‘clay-mation’ on their homepage and each of their thematic landing pages. LetzChange brands themselves as “Your gateway to the world of giving”, a phrase prominently displayed in the center of the page, coupled with a clay-mation globe. As LetzChange was operationally funded by an independent philanthropist at the time of my research, and they did not require donation fees to stay operational, their marketing focus does not include celebrity endorsements or viscerally affecting images. Despite not mentioning this concept directly in interviews, LetzChange’s imagery and branding are reflective of post-humanitarianism. As Chouliaraki (2010: 108) explains it, post-humanitarian appeals tend to feature “...low-intensity emotions and short-term forms of agency”. She adds that these trends represent a shift that “...should be seen as a contemporary attempt to renew the legitimacy of humanitarian communication – one that abandons universal morality and draws on the resources of the media market in which

humanitarian organizations operate today” (Chouliaraki, 2010: 108). As multiple staff members at LetzChange informed me, they wanted their platform to focus on a more light-hearted and ‘feel-good’ effect, with the use of uplifting, vibrant colors and the clay-mation to add a sense of nostalgia and happiness.

These feelings fall into the category of ‘low-intensity emotions’ and often had the desired effects. Given their status as a pioneer in crowdfunding for NGOs, I asked staff members at GlobalGiving what they thought of LetzChange’s unique branding approach. One GlobalGiving manager told me, “I actually like what LetzChange has done with their style—from an international perspective it’s more relatable. The clay-mation gives it a slightly more international look because it doesn’t bring out just Indian pictures and an Indian focus, even if their partners are actually all India-based.” This lack of facial or geographical imagery adds to the dis-embedded approach that LetzChange has now taken. This point holds true when examining the other platforms in my study. Despite being an Indian platform for Indian organizations, LetzChange doesn’t use Indian celebrity endorsements or attempt to use visually compelling photographs of hospital patients or smiling village children on any of their landing pages. Although the lack of photographs until you click on a project page might actually confuse or detract a potential donor, LetzChange’s operational funding model allows them the freedom to experiment with different visual marketing appeals to find what best suits their donors and partners. During my small user experience (UX) focus group, all 6 of the participants, a mix of Western and Indian young professionals, mentioned liking LetzChange’s clay-mation style, commenting on how unique it was and how it made them feel at ease while exploring the platform. Though my focus group did target the key crowdfunding demographic of middle-class Millennials and might not be reflective of how the whole LetzChange audience feels about their branding, it was fascinating to watch the post-humanitarian discourse play out in an actual citizen aid setting.

When analyzing these websites and homepages, two key thematic differences seem most evident across the four platforms. The first is the use of language on the homepages. Ketto and Impact Guru, the two for-profit platforms that rely on donation fees to generate revenue, both feature strong, competitive language in their marketing. Interestingly, both use similar

taglines, with Ketto calling themselves “India’s most visited and trusted platform” and Impact Guru referring to themselves as the “Most successful platform for crowdfunding in India”. This need to consistently identify as the best in a given field might be reflective of the generally loose marketing standards in India. As one NGO manager pointed out to me,

“All of these platforms that charge fees want to tell you that they are the best. But that’s just how it is in India when you’re paying money for something. I could go to the shop and see five toothpaste brands in a row, and each of them would have written on the package that it’s the best toothpaste. You really can’t always trust this sort of language because it effectively becomes meaningless.”

In reality, neither phrase above truly offers any tangible information about the platform. Ketto does not list the criteria used to measure trust. In regard to website visits, the link provided at the bottom of their homepage directs to a website called “Top Crowdfunding India” that actually shows Milaap, another Indian platform, having the highest number of visitors and having raised the most money of all Indian platforms (Top Crowdfunding India, 2018). Similarly, Impact Guru brands itself as ‘most successful’ without any substantial indicators to define what success means in their case. This issue is further exacerbated by the fact that by more classic development indicators like impact, scale, and sustainability, many of these ‘successes’ might actually become moot under the lack of tangible evidence or deliverables. Even more interestingly, during my interviews with these two organizations, the ideas around being the best, most visited, or most trusted did not even arise. This begs the question: had I asked about their advertisement as the ‘most visited’ and ‘most successful’ platforms respectively, would these qualifiers have held up under scrutiny? My strong belief is that they would not, but there would have been an attempt on their part of my participants to add some validity to the marketing promises.

Conversely, LetzChange and Small Change use less frequent competitive language, with phrasing centered around ‘giving’. LetzChange calls itself a “gateway to the world of giving” and Small Change says they are the “best way to give to meaningful causes”. This more altruistic language appeals to charitable instincts considering that a donor would only find

themselves on either of these platforms if they were planning on giving to an NGO-based project. This contrast in language further demonstrates the market's role in each platform's marketing strategy. The for-profit platforms require revenue generation, and therefore use language meant to demonstrate that they excel in their field. Non-profit platforms are not as constrained by a need for rapid growth, and focus more on creating a space where the donor feels good about giving. However, despite this altruistic façade, user experience data from GlobalGiving shows that the positive feelings that a donor receives from making a charitable donation and having a good experience on a platform are the most consistent drivers of recurring donations. Therefore, creating a 'feel-good' appeal on their websites provides platforms like Small Change and LetzChange another way of playing the very saturated Indian crowdfunding market in their favor.

The second area of difference is in the use of imagery. The role of the market is similarly evident here, with the more aggressively persuasive photographs being used by the for-profit platforms while non-profit platforms prefer positive and hopeful visual aids. As mentioned above, up until very recently Ketto strongly advertised their connection to various celebrities, from their co-founder Kunal Kapoor to the dozens of high-profile individuals who have donated through the platform. Given that the first two images on their homepage were formerly exclusively focused on celebrities, it took until the third banner image—approximately 10 seconds after someone lands on the website—to see an image of a project beneficiary. Considering that one Ketto manager informed me that 70% of Ketto partners are NGOs, it is surprising that NGO fundraising was not, and still is not, immediately visible on their homepage. However, considering the power of elite endorsement in India, these celebrity donor-focused images can have a powerful effect on potential donors. Although the comparison might not seem as obvious at first, I believe Impact Guru's use of medical fundraising images to be a similarly aggressive marketing tactic to celebrity endorsement. As one platform manager mentioned to me, "Medical fundraising images are extremely powerful. In India our health insurance system is very poor, and nearly everyone has experienced the helpless feeling of someone they care about falling ill. Those pictures are immediately appealing." The visceral appeal of featuring a sick individual on the

homepage demonstrates that Impact Guru aims to create maximum emotional impact from the moment a visitor lands on their website.

The non-profit platforms use the more practiced NGO imagery models, with images of smiling children and soothing color-palates prominently featured. For Small Change, their rotating banner of five homepage images all feature children. As GlobalGiving and many other fundraising organizations have established through years of UX data, projects pertaining to children globally trend better than many other causes. Small Change seems to have used this data to inform their branding strategy. LetzChange's innovative post-humanitarian take on clay-mation does not overtly display images of children, but does create an effect of child-like whimsy with the clay figurines on each landing page. LetzChange's bright, optimistic color scheme also invokes feelings of positivity. This encourages donors to spend time on their website, particularly in this era of mobile technology where websites must appeal to a population with a short digital attention-span.

To conclude, this chapter explored the rapidly emerging and fluctuating field of Indian crowdfunding platforms. From a researcher's perspective, I found the speed of the changes within these platforms to be simultaneously intriguing and frustrating, at times the intellectual equivalent of trying to cup water in my hand without allowing any to slip through the cracks in my fingers. But these fast-paced changes in the platforms reflect a much broader theme around the nature of competition in the field of Indian crowdfunding—which in itself has become rather crowded. Many platforms are now competing not only for the same donors but also the same pockets of NGO partners and individual fundraisers. In order to distinguish themselves from each other, many develop different visual marketing and branding strategies, while others aim to specialize in one type of fundraising. This chapter has demonstrated the high-stakes of the Indian crowdfunding industry, but also exposed the more intrinsic market-based values and practices often buried within altruistic frameworks, particularly when it comes to for-profit platforms. As my research focused specifically on crowdfunding for NGOs, the following chapter will discuss the experiences of the 25 NGOs in my sample, most of which use two or more crowdfunding platforms for their individual donors.

Chapter 6: Local Perspectives and Intimate Connections: How Indian NGOs Tackle Crowdfunding

While the perspectives of GlobalGiving and multiple Indian platforms has been analyzed in the previous two chapters, this final chapter in Section II discusses the local NGO partner perspectives on crowdfunding. Here I analyze the varied experiences and challenges of the 25 Indian NGOs I researched in Delhi, Kolkata, Bengaluru, and Mumbai between September 2017 and May 2018. As established earlier, I interviewed organizations specializing in a wide range of issue areas from education to disaster relief to limit the chances of gathering data that was skewed towards a particular type of project. I also strived to maintain a balance between the sizes of the NGOs in order to compare experiences across capacities. Of the 25 organizations researched, I classified 8 as small-sized with an annual budget of less than \$100k USD, 9 as medium-sized with an annual budget between \$100k and 999k USD, and 8 as large-sized NGOs with an annual budget higher than \$1 million USD. For more information on how these NGOs were researched, please refer back to my methodology in Chapter 1.

I have situated this chapter around four themes that arose during my interviews with local participants. First, I will explore what brought these Indian NGOs to the platforms, and why they decided to pursue crowdfunding as a fundraising avenue despite it being small scale. This section is followed by a discussion of Indian NGOs' continued reliance on traditional aid streams, focusing on corporate social responsibility (CSR) grants from Indian companies. The third section of this chapter highlights the mixed crowdfunding experiences of NGOs based on the geographical, or, more specifically, the geopolitical location of the organization. For this purpose, I focus on a comparison of northern and southern Indian NGOs, with Delhi representing north India and Bengaluru the south. And, finally, I end this chapter, and Section II overall, with further analysis of what types of NGOs are best suited to online fundraising, acknowledging issues around digital divide, organization capacities, and volunteer networks. Among the many themes and perspectives that emerged from my data on Indian NGOs, a pervasive one— which ties into Section III on trust and relationships— is that crowdfunding is not actually as innovative or revolutionary as perceived by some. Instead, NGOs utilize the crowdfunding space to recreate and evolve relationships that

formerly were handled offline into digital interactions. The section below details how, knowingly or unknowingly, the organizations I researched tried to maintain these intimate connections while simultaneously striving to modernize and technologize their fundraising practices.

6.1: Why Crowdfunding – A Challenging Balance of Benefits and Pitfalls

As established in previous chapters, crowdfunding platforms are not used as a primary source of fundraising for the majority of NGOs. Why then do these local organizations go through the collective effort of using these services for financially limited pay-off? I endeavored to explore this question during my interviews with various members of staff at 25 local Indian organizations. When asked what brought them to crowdfunding in the first place, more than half of the NGOs told me that they had heard about one or more of the platforms by word-of-mouth from another NGO. As one director said, “I received an email from [one of the platforms] saying they are offering a free workshop on crowdfunding. So I signed up and then forwarded it to some colleagues at other NGOs working on various issues. I imagine they did the same.” The frequency of crowdfunding being promoted by word-of-mouth in India was confirmed by a manager at one of the platforms, who reflected on the feedback questionnaire they give to new partners called an ‘onboarding survey’. They informed me that in the survey, new partners most commonly tick the box saying they were referred to the platform by a current partner organization. I found this result particularly fascinating, because it shows the necessity of interpersonal trust and intimate connections, or more precisely intimate verifications, in the sense that the platform had already been informally verified by the NGO recommending it.

This intimate verification process applies not only to the micro-philanthropist/NGO relationship that has been established in the previous chapters, but also to the platforms’ recruitment of new NGO partners. This practice touches on a theme I will explore further in Section III around whether crowdfunding platforms are truly developing something ‘unique’ and innovative, or if their technology-based services are simply recreating existing behaviors and practices in a digital space. Moreover, this prevalence of word-of-mouth

referrals holds weight throughout India despite the current global tendency toward constant digital verification and instant online reviews of service providers. Although non-profit accreditation agencies like Guidestar are very active in India, the person-to-person connection of a direct referral still fosters more trust in a service than simply seeing 4 stars on a website header.

For certain organizations, there was also an added concern of being 'left out of the loop' on a useful fundraising strategy. One fundraising coordinator told me, "I was at a workshop and a member of an NGO working in a similar field to ours asked several of us if we were using these various platforms. At the time we were not, but everyone else said they were using one or more of the services. The moment I got back to my office, I started looking up the names I'd written down." As evidenced here, in a competitive and highly saturated field of Indian NGOs, organizations are always looking not only to diversify their fundraising strategies, but also to make sure that other NGOs do not acquire avoidable advantages in an already strained funding pool.

Local NGOs were similarly matched when asked why they used crowdfunding once they learned of the different platforms. Of the 25 organizations I researched, only one reported using individual donations to fund the majority of their annual budget. Of the remaining 24, 83% said they enjoy the flexibility of the funding raised via domestic and international crowdfunding platforms. However, nearly all of the NGOs I interviewed discussed the time investment and increased human resources that must be devoted to crowdfunding campaigns. This reconfirms the idea of invisible labor from previous chapters, proving that additional capacity investment is necessary from NGOs to successfully crowdfund and that the digital barrier of the Internet requires additional labor investments from NGO staff. In the case of organizations raising funds via platforms, the visible donation calculator on the NGO's crowdfunding webpage does little to demonstrate the hours staff devote to donor outreach, relationship management, and social media promotion of the crowdfunding campaign.

Although the practical freedom of Bishop and Green's 'free capital' concept is markedly one-dimensional, there are several noted advantages to crowdfunding once the money is in the NGO's bank account that seemingly offset some invisible labor costs. One program manager mentioned that although they only receive 8% of their annual budget from individual donations, that money is essential for covering organizational costs that are missed in ODA grant or CSR funding. Similarly, another organization working on youth education used crowdfunding to raise money for an emergency flood relief project during a particularly harsh monsoon season. This NGO's restrictive grants did not allow for money to be allocated to urgent projects, emphasizing weaknesses in traditional aid allocation and assessment models. As Edwards and Hulme (2014) point out, many larger aid models push top-down ideas of assessment, monitoring, and evaluation, often at the expense of local ownership. As they write, traditional models "...can distort accountability upwards and overemphasize linear approaches to performance-measurement, with damaging effects on the ability of NGOs to be effective catalysts for social change" (Edwards and Hulme, 2014: 219). In the case of the youth education NGO I interviewed, the lack of flexibility and local ownership in their traditional grants did not allow them to meet pressing local needs as they arose. However, by posting a monsoon relief fundraising page on the LetzChange platform, this particular organization was able to mobilize their volunteer network to swiftly raise a significant sum specifically for that project.

Other NGOs also noted certain benefits of crowdfunding for specific projects. An organization based in the United States with local programs in India told me that their most successful crowdfunded projects were those that they worried would not receive efficient grant funding. The executive director told me,

"We had a sanitary pad project that won several awards. Women make sanitary pads in the red-light district outside of Kolkata. I was afraid of writing a grant for that project, because with proposals things move so slowly and the criteria are often so strict. We really depend on the donations from individual donors a great deal because that funding can get distributed faster through online platforms."

This executive director reaffirms the inefficiency and rigidity of large grant-making institutions, something Edwards and Hulme further note when they say: “Donors... must therefore be encouraged to move towards funding arrangements which provide stability and predictability in the long-term and timeliness and flexibility in the short-term,” (Edwards and Hulme, 2012: 220). The organizations I researched demonstrate the overarching frustrations NGOs face with the mainstream aid sector, turning therefore to more adaptable funding avenues like crowdfunding for projects that demand urgency or flexibility. These examples of organizations using crowdfunding to fill various funding gaps left by larger grants were pervasive across nearly all of the NGOs I interviewed.

However, despite the advantages of flexibility and speed, the scale of funds does remain a significant and often crippling issue for NGOs that use crowdfunding platforms. 68% of the organizations researched use crowdfunding for 15% or less of their annual budget. Large organizations in particular fund very little of their budget through crowdfunding, with 6 out of 8 large NGOs telling me that they raise 5% or less through platforms annually. This statistic was not surprising overall, considering several staff members both at GlobalGiving and the Indian platforms reported that large organizations, with a few notable exceptions, are not very active on their sites. Indeed, large NGOs, viewed by some as the most effective agents of development, often have strong connections with governments, international aid agencies, and major funding bodies (Edwards and Hulme, 2014). I confirmed this when I asked the large organizations about their primary funders. Since their budgets are sizeable (more than \$1 million USD annually) and the majority of funds come through traditional donors, large NGOs focus their fundraising teams on grant-writing and corporate outreach because they have a higher chance of positive results than the average small or medium-sized NGO.

Platform fees also frequently entered into the scale conversation, with several small and medium-sized NGOs voicing varying levels of frustration particularly with Indian for-profit platforms. One director told me,

“I’m going to be really frank with you. We tried putting our projects on three different Indian platforms even though we knew they all had fees attached. We worked with them and barely a single penny came into our pages, and the limited amount we raised-- we lost some of it to the transaction fee. Despite the fact that we put it on Facebook and we promoted it heavily within our networks, we barely raised a thing. Our experience out here is that all these crowdfunding sites who promote themselves as being benevolent to non-profits, actually they are working for their own profit. So when we were not gaining any traction on their platforms, they said to us, ‘No, you are not promoting your project enough’. So we stopped using those platforms and focused our efforts on funding we knew we could raise.”

Although this anecdote is not reflective of my entire 25 NGO sample, the likelihood of limited initial success with crowdfunding was a recurring frustration I encountered and added nuance to the token success stories I would hear from platform staff. Most NGOs had thought that simply posting a project on a crowdfunding platform would directly bring new individual donors to their organization. They believed that joining a crowdfunding platform would create less labor for them, with more reward, whereas in reality raising funds online is equally— though perhaps differently— laborious as other forms of fundraising. The idea that the platform would play an almost magical role in donor attraction was of great interest to me. As noted in Chapter 3, while platforms in practice are shaped by those who control them (Gillespie, 2010), the technology itself is often presented as a neutral mechanism. As Light and Briggs argue, “...a platform is infrastructure, something to be built on, and its design will influence, but not determine, what can be built on it” (2017: 789). The high hopes placed on technology by NGOs also ties into the fetishism of technology noted by Harvey (2013), who describes how we ascribe powers to technology that it does not possess. Harvey writes, “All manner of social actors... endow technology with causative powers to the point that they will uncritically— and sometimes disastrously—invest in it in the naive belief that it will somehow provide solutions to whatever problems they are encountering” (2013: 3). This is certainly the reality with the organizations in my research who believed that merely joining a platform would automatically draw new donors to their projects. It seems that what

the NGOs described as frustrations with the platform staff and the services they provided was in fact disappointment with the actual possibilities of the platform. Ultimately, this reflected disillusionment with the assumed powers of technology, and a considerable mismatch between expectations and outcomes.

Conversely, all 6 platforms I researched reported that one of the most difficult selling points of crowdfunding is the reality that the NGOs must bring the majority of their own donors to the platform. One crowdfunding director told me, “It is difficult when NGOs think the donations will just roll in to their page. But we’re not bringing the donors. We built the platform, we gave them the tools, and we’re teaching them the skills! *They have to bring the crowd.*” This commentary from platform staff further qualifies what NGOs seem to believe about the enhanced capabilities of platforms, and the fetishism of technology (Harvey, 2003) more generally. Bryan Turner writes about the idea of ‘technological utopianism’, describing how technological advances in various fields often result in negative side effects, many of which are not initially predictable (Turner, 2007). In the case of my research, platform staff initially believed that NGOs would be grateful simply for the digital space to promote their projects and run online fundraising campaigns. But from their more experienced current position, they see that their NGO partners actually were expecting to put in minimal effort for more reward. This notion that organizations would expect the platforms to generate the donors is surprising considering that NGOs have been fundraising from various avenues for generations and know the enormous efforts required. Perhaps in the Indian context, this issue stems from the overarching pervasive belief that new technologies and digital development will make day-to-day life easier, an idea that will be explored more intricately in Chapter 8. However, this consistent misunderstanding between NGOs and Indian platforms serves to demonstrate the new tensions generated by crowdfunding platforms’ entry into the larger fundraising space, and highlights how at least some of these tensions are caused by the embedded marketized features of this model.

Given that NGO partners overall found crowdfunding platforms to be useful in specific cases, this naturally led to a series of questions about what projects NGOs like to post on these sites and who they ask to fund them. As mentioned above, some organizations use crowdfunding

platforms to fund urgent projects and those that are too niche for bigger donors. This reality of specific targeted projects being conducive to online fundraising became further prevalent when I spoke with an executive director in Delhi, who told me, “At one point we wanted to do a project for a computer class in the local village, it only cost \$2,000 USD. We posted it on [the platform] and it was funded very quickly. So crowdfunding gives us the opportunity to do these smaller more topic-based projects which are difficult to fund through a big grant.” This particular case not only further exemplifies the earlier idea that niche projects are well-suited to crowdfunding, but also embodies a GlobalGiving manager’s point that projects with lower funding thresholds often get funded faster. Considering that nearly all crowdfunding platforms display a visible funding target tracker on the project pages, donors often favor projects that look like they are nearing their funding goal.

From best-suited projects emerged the question of best-suited donors. Two clear results developed when I asked NGOs to detail what types of donors most commonly like to give to their projects online. The first pertains to the overall success of peer-to-peer giving in India. When describing who usually donates to their projects on Indian platforms, 20 out of 25 NGOs mentioned their former volunteers. More specifically, not only do former volunteers often make donations to projects, they are also most likely to start their own fundraisers on the platform to raise money through their networks. One fundraising coordinator said, “Many of our individual donors are former volunteers or connections of those volunteers. Even if they no longer work with us directly, or they’ve moved away, they are very supportive and continue to contribute to us however they can.” These intimate connections, be they 1) between the NGO and the volunteer or 2) between the volunteer and their personal network, are essential to the success of projects on Indian platforms. In such cases, the technology of the platform merely helps to solidify those connections. This is particularly relevant in India due to the greater levels of interpersonal trust that are culturally prevalent. These more relational connections often get lost in the technocracy of ‘donor impact’ or ‘stakeholder analysis’ that many NGOs deal with on a daily basis. As Rosalind Eyben notes, “Relational notions... illuminate the messy and contradictory quality of aid relations that substantialism finds difficult to cope with. Yet, arguably much of what proves with hindsight to be effective aid may well be an outcome of relational approaches, although such approaches are rarely

valued or reported,” (2008: 3). Although Section III explores these personal connections and links over the course of three chapters, it is important to mention this recurring reality here as these entrenched cultural norms directly impact how effectively local NGOs raise money from individual donors.

The second clear answer around the question of best-suited donors involved the use of GlobalGiving. 22 out of 25 organizations I researched were GlobalGiving partners, meaning that they had FCRA clearance for foreign contributions. As outlined in Chapter 2, FCRA clearance is required for any organization to receive international funds and they must set up a special bank account to accept any money originating overseas. When I asked these 22 organizations why they went through the extensive process of joining a foreign crowdfunding platform, the answer was unanimous: they needed a place to easily direct their diaspora and foreign donors. Ajailiu Niumai notes in particular that Tamil Nadu, Kerala, and Andhra Pradesh have large diasporic communities and a large quantity of NGOs with FCRA clearance (Niumai, 2009). She further argues that: “...it has become trendy for Indian diaspora to give back to their villages and towns. Their inspirations for philanthropic activities are a combination of traditional concerns of family, kinship, castes and religious sentiments and the added modern idea of doing something good for the poor and the needy,” (Niumai, 2009: 2). This is an interesting link between the more traditional forms of Indian giving, which are largely family, kinship, and community-based, and the formalized nature of recorded donations to NGOs. This link will be discussed fully in the next chapter on trust and relationship-building.

As evidenced previously, the relationship between GlobalGiving and Indian NGOs is a strong one, with Indian projects alone making up over 10% of the platform. Diaspora giving is a significant reason why Indian projects have historically done so well on GlobalGiving. As one NGO fundraising manager told me, “Yes, most of our GlobalGiving donors are based overseas and almost all of them are non-resident Indians (NRIs) who find it convenient to donate on their platform. It’s great for us because we can’t give them US and UK tax benefits, but GlobalGiving can.” Given that a significant portion of the 25 million global members of the Indian diaspora live in the US or UK, it benefits Indian NGOs to have access to tax refunds in

these countries for their donors. Furthermore, 72% of respondents who are on GlobalGiving reported specifically asking their NRI donors in the US and UK to promote their GlobalGiving projects to their own personal networks. This demonstrates their eagerness to attract a wider body of foreign donors through the use of the platform. Members of the diaspora in the US also come by GlobalGiving through the platform's multiple corporate partnerships with major software companies, many of which employ a large number of Indians. Corporations like Dell, Google, and Microsoft all have special corporate giving agreements with GlobalGiving. One NGO manager told me, "It's interesting... I see a lot of Indian donor names come in, but we don't know them. I see from their email addresses that they've come from one GlobalGiving corporate partner or another. I think it's likely that Indians want to give back to their home country, so they choose an Indian project." This manager's line of thought connects directly to Niumai's (2009) views of Indian diaspora giving, and demonstrates how the access that local NGOs have to corporate giving programs via GlobalGiving becomes a useful fundraising tool for attracting individual donors.

In addition to NRI donors, the organizations often have Western volunteers in the US and UK who participate in GlobalGiving fundraising campaigns and help mobilize foreign donors within their networks. GlobalGiving staff themselves acknowledge the high benefit of having existing volunteers in the US and UK, with one manager confirming that those NGOs often raise more money than ones without an existing American or British network. One medium-sized local organization I researched has a British fundraising coordinator. When I asked who their GlobalGiving UK donors are, they told me,

"It's my own extended network mostly. Quite a few regular donors are not from my immediate network, but somewhere in the 2nd or 3rd circle of donors because people I know have reached out to them. I haven't done this yet for crowdfunding, but I need to set up a Salesforce page for all of these donors to keep them organized and make sure I know how I'm connected with them, directly or indirectly. The first time we did the [GlobalGiving] Open Challenge, nearly 80% of the funding came from my network, and maybe 20% came

through other international contacts from our staff members. We didn't really get any random donors; we knew where the donors come from quite well."

This combination of UK and US-based volunteers, their networks, and an organization's own diaspora contacts makes for a substantial portion of an Indian NGO's individual giving network. This statement further confirms the broader point that successful crowdfunding happens when NGOs bring their existing donor networks to the platforms. Indian NGOs need to leverage these foreign donors regularly, and have found that GlobalGiving is the most mutually beneficial medium to do this. For this reason, most of the NGOs I interviewed reported that while they do not like the relatively high donation fee that GlobalGiving charges, they believe the benefits of easily accepted foreign donations and tax receipts for their NRI donors outweighs the cost. Interestingly, since they do not reap a similar benefit from Indian platforms that charge transaction fees, NGOs reported more reluctance to consistently use an Indian platform that charges fees, with more than half of respondents telling me they usually refer Indian individual donors to their bank transfer details. This further demonstrates that Indian crowdfunding platforms need tools and strategies like peer-to-peer fundraising and rewards campaigns in order to entice local NGOs.

6.2: Big Grants, Big Rewards? Why Local NGOs Still Rely on Traditional Fundraising

As detailed in the section above, 24 of the 25 Indian NGOs I interviewed do not use individual giving as a primary means of funding their annual budget. Of those 24, 2 NGOs are primarily funded through a social enterprise approach where a business associated with the organization drives a percentage of profits into running the NGO. In this section I will focus on the remaining 22 NGOs researched, and discuss their continued dependence on traditional aid despite their noted desire to diversify funding streams particularly through individual giving. I further specifically examine their reliance on CSR grants from Indian companies, and how the 2013 Indian CSR law has impacted how these organizations fundraise. I will note here that my intention at the outset of this research was not to analyze potential connections between CSR grants and crowdfunding platforms— as established, NGOs use very different sets of skills to write grants versus fundraising online from

individuals. However, these distinctions that seem clear to those of us outside of fundraising practice became murkier and less relevant to those members of staff actually performing in fundraising roles at NGOs. I quickly noticed that when asked about funding from philanthropic donors, staff members would immediately answer with information about their CSR grants. This seemed more reflective of the individual relationships that staff members at the NGO have with company CEOs and executive directors who are often also deeply involved in CSR. Though in theory individual philanthropy and CSR are two separate funding avenues, it seems that in practice local NGOs view them as one and the same.

This blending of personal and corporate wealth is examined by Sundar, who notes, “...India’s business sector, which produces the bulk of its wealth, is made up mostly of family enterprises... This makes it difficult to distinguish family philanthropy from company philanthropy, since there are many overlaps between family and company interests,” (Sundar, 2017: 8). During interviews, it was only when I would break the question down further and ask the NGO specifically about their crowdfunding strategies that they understood I was referring to micro-philanthropy and small-scale individual giving. This interesting pattern brought up questions about the amorphous space that CSR funds occupy for NGOs, and in this section I will detail how the relationships NGO staff must maintain with CSR directors mimic the same interpersonal relationships critical to successful crowdfunding.

The 22 NGOs— 88% of my total sample— that rely heavily on CSR and foundational funding reported similar reasoning when asked why such restricted funding remained their first port of call. For them, successful grants provided the largest and most reliable cash flow directly to their organization. Despite grant-writing being enormously time consuming and grant funding being rigidly restricted, most of the NGOs I researched are able to fund more than 60% of their budget this way. As one fundraising coordinator told me, “Corporates are very strict about how the funds are being used. We have to show them that at least 85% of their money is being spent directly on the program. But in the end, they are giving us a grant that can cover the majority of our projects for a year or longer so we need that funding.” This wearisome reality was a frequent theme throughout my research in India and also one I

remember personally from my years as an NGO fundraiser. The recurring cycle of applying for grants, receiving one, realizing it will only fund certain aspects of your projects and then scrambling to fill the funding gaps with individual donations or smaller grants is precisely the situation crowdfunding platforms aim to alleviate.

However, despite these frustrations, Indian NGOs seemed very conscious of the role of corporate donations in the overall game of grant funding. One director at an NGO focused on children's education described to me how they could always get corporate funding for infrastructure projects like schools or toilets. This is because companies consistently want to be associated with school-building, and toilets are trendy in the current Indian funding climate. Latrines in particular have dramatically increased in popularity recently with the government's 'Clean India' Swachh Bharat Mission, defying critics that argued the "unsexiness of sanitation" (Cameron and Haanstra, 2008). Corporate funders manipulate their CSR focus areas frequently, wanting to stay in line with current government agendas. One director told me, "Local corporates can be great partners, because they are based here and know the issues. But they also want a plaque where they can advertise their brand, or photos of a school so they can show investors and the government what they've built. They want to get something out of it, too." These realities of CSR funders spending money on project they can see and physically connect to also reflects trends in individual giving. As established in Chapter 4, crowdfunding platforms push NGO partners to sell their donors a feeling of 'warm glow'. In order to achieve some level of emotional pay-off from a donation, platforms counsel NGOs to post tangible or physical projects on their crowdfunding pages. Unfortunately, this often means that NGOs receive an abundance of funding for toilets and schools from both local corporations and micro-philanthropists, but grant applications for projects with more indirect results—such as after-school programs or career coaching— are rejected by potential funders.

Individual Indian CEOs and company directors also desire to maintain elevated socio-political status in these local communities. Filippo and Caroline Osella (2009) write about successful Indian entrepreneurs and their aspirations to not just gain material wealth but also become established community leaders. They reflect on wealthy Muslim businessmen

in Kerala, and their building of local orphanages and schools in addition to involvement in local politics. But this investment in the betterment of their community is admittedly not purely selfless. The entrepreneurs themselves discuss their social-mindedness as a mix of both altruism and political calculation, with the two reinforcing each other (Osella and Osella, 2009). The idea of being viewed as a community leader or an institutional ‘big-man’ through philanthropy in India— or corporate philanthropy in the cases I observed— has also been well documented by Mines and Gourishankar. They write that big-men in communities “...attract followers and enact their roles as generous leaders through the “charitable” institutions that they control,” (Mines and Gourishankar, 1990: 762). They describe the Indian big-man as embodying important characteristics including: 1) he is a hierarchical man established by public recognition, 2) he creates his constituencies by redistributions of benefits and his generosity as a broker, 3) his role as an altruistic benefactor, and 4) his leadership through a variety of institutions that he controls including temples, charities, schools, loan societies, and medical dispensaries (Mines and Gourishankar, 1990). Similarly, Indian corporate big-men today involve themselves heavily in the decision-making around local charitable projects their companies are sponsoring, further blurring the line between CSR and individual philanthropy from the NGO’s perspective. For these reasons among others, intangible or more political NGO projects that fall short of the more visible brick and mortar development preferred by companies—and their big men leaders— are not good fits for CSR grant funding.

Since the financial realities for Indian NGOs reflect a lingering need for grant funding, the subsequent question naturally focused on how connections with companies are forged. Much like large foundational grants, CSR funding is notably difficult to receive. On this issue, the majority of respondents were once again agreed, with 20 out of 22 NGOs mentioning that a direct connection with executive personnel at a company was the most consistent driver of CSR funding to their organization. Despite several respondents reflecting that they direct their staff to write general outreach proposals or make ‘cold calls’ to businesses as part of their overall fundraising strategy, the most frequent positive results stemmed from direct lines of contact with a company. 15 out of 22 of the NGOs specifically mentioned leveraging

the members of their Board of Directors or Trustees for funding contacts. Below is an example from one NGO manager:

“We have a Board of Trustees who are all Indian professionals, so they keep giving us contacts and helping us develop a network. Through one Trustee I met a company’s managing director and he took an interest in our work. His company operates in the same region where we run our projects, so they have a direct interest in improving that area. His company established its own foundation since the start of the CSR law a few years back, and now they give us grants through the foundation. So this approach has become a large part of our strategy.

We realized that our best bet is mid-range companies who operate locally. That way if I meet with the director, and they like our project then the money will definitely come. Because there is a direct connection there and they will be more accountable in giving us the money. The really big companies— and I’ve met several of them now— they don’t want to listen to what we want. They say, this is what we do, if you fit in then you can come to us. So that’s a bit off-putting. The big companies also want a huge scale for the project. We work with educating a few thousand kids in the local districts, they want to fund a program with 1 million kids. And we’re not too keen on that because we want to control our quality.”

Firstly, this manager’s perspective on appealing to mid-sized local companies rather than the larger ‘big name’ corporations was echoed by other respondents I interviewed as well. Additionally, since NGOs know that wealthy companies are now required to donate 2% of their earnings in accordance with the 2013 CSR law, there is a subtle shift in the power dynamic in the organization’s favor. As one director told me, “We know that corporates have to spend that 2% now, so we feel more confident approaching them. Before they were not required to give, so we often felt that contacting businesses might be a waste of time. But now the odds of getting a grant are much higher.” Now that companies are compelled to

support NGOs, the renewed fervor for CSR funding from local organizations was particularly fascinating, because it seemed to be drawing NGO interest away from applying for traditional agency and INGO funding. This was confirmed when I asked each NGO about their long-term fundraising strategy, and most responded that they aim to 1) appeal to more Indian corporate partners and 2) receive a higher percentage of their budget from individual giving. These responses reflect a shift away from institutionalized fundraising, and towards more localized relationship-based models, including crowdfunding and corporate philanthropy with locally-based businesses.

Furthermore, the second half of the excerpt above identifies the NGO's desire to maintain quality control over their projects, while also expressing a desire for a close connection with their corporate donors. This brings back discussions of localized funding ownership (Cramer, 2002), wherein the NGO manager is concerned about the balance between greater access to funding via corporate connections and better control over how the funds are utilized. Several NGOs I researched reported that large Indian corporations often overlook small and medium-sized NGOs when selecting grantees because they need to disburse large sums of CSR-allotted funds. Since small and medium-sized organizations usually specialize in small projects, they are often uninterested in a systematic 'scaling up' of their local solutions to a larger scale due to a fear of losing autonomy over the programs (Hulme and Edwards, 2014). Therefore, finding a regional, but still highly profitable, corporate sponsor is the most desired partnership for most NGOs I researched. For example, one NGO I interviewed has multiple projects dealing with childcare near real-estate development projects. They told me that their most consistent and strongest partnership was with the real-estate companies that employed the parents who need on-site childcare. The fundraising manager told me, "Our projects are based on the building sites, so naturally the construction companies are very invested in our programs. Their workers are the ones who will be affected if they cannot find adequate childcare, so it is a mutually beneficial relationship for us and them." As my research progressed, these delicate relationships between Indian NGOs and local companies became more pronounced with each organization I interviewed. These connections are even more noteworthy because it is often the relationships between individuals— be they fundraisers, Board members, or company

directors— that are the true drivers of cash flow between NGOs and companies. Considering these intimate bonds are also the motivators in crowdfunding and individual giving, this reinforces my argument that trust and interpersonal connectivity are key drivers of Indian NGO fundraising.

6.3: Regional Biases – How NGO Location Affects Digital Fundraising

As noted in previous chapters on crowdfunding sites, staff at different platforms spent time analyzing the various concerns their NGO partners might have with online fundraising and finding ways to troubleshoot them. However, one issue that did not seem easily rectifiable was the regional differences in NGO culture and fundraising, and how this disparity affected an organization's ability to raise money online. In this section, I discuss these regional challenges and how they affect Indian NGO crowdfunding strategy from both local and international donors. Although I interviewed multiple organizations in all four major Indian regions, for the purposes of this comparative section I will focus on north Indian NGOs versus south Indian NGOs, as the differences in these two regions were the most pronounced.

Based on responses from staff at all 6 platforms along with my own observations from northern and southern India, different regional biases and perceptions arose. Interestingly, when it comes to fundraising online, the platforms unanimously agreed that south Indian organizations on average crowdfunded more effectively than their northern counterparts. At the outset, this information seems unsurprising. South India is widely known for its information-technology, electronics, and software based industries, with Bengaluru— the city I visited to meet with 7 local NGOs and Small Change— being dubbed the “Silicon Valley of India”. However, despite my initial inclination to simply attribute these crowdfunding successes to south Indians being more tech-savvy, the platforms actually gave different reasons as to why they believe southern NGOs raise more money online. One manager told me they thought this trend was more reflective of corporate culture in southern India rather than the obvious difference in digital capabilities. They said, “I generally see that the NGOs in the south are much more advanced and progressive on average. But that is the case on the corporate side as well. The south is much more innovative and modernized in the business

sector, so it may be that corporate trends are influencing the NGO sector both directly and indirectly.” Given this reputation, it is predictable that staff at crowdfunding platforms specializing in innovative technologies for NGOs would believe the tech-based south Indian business sector to be a major factor. Though it is worth noting here that cultural norms around Indian big-men being deeply influential in both business and social causes remains deeply relevant in south India (Osella and Osella, 2009), even within the frame of rapidly expanded digital modernization.

However, certain realities around increased tech-savviness were unavoidable. Whereas north Indian NGOs often reported that many of their donors are not fully comfortable giving online, none of the southern NGOs I researched claimed such an issue. As one manager stated, south Indians were paying for products online earlier than north Indians, with meal delivery services like Deliveroo and ride-sharing applications Uber and Ola becoming instantly popular before expanding to north India. In fact, with the rising popularity of mobile financial services like Paytm discussed in Chapter 2, several south Indian NGOs mentioned that their donors prefer the ease of donating at the touch of a button. But tech-friendly corporate and cultural trends are not the only reason why southern NGOs have fewer issues converting their individual giving network into online donors. One director, whose platform has three times as many partners in southern Indian states as any other region, believes that a difference in overall giving culture may be a prominent factor as well. They said,

“It’s not just that more NGOs in the south are crowdfunding. There are more NGOs in southern India generally compared to other regions. So this highlights the fact that the giving culture down south is likely better than the north. From my own experience, giving culture is very organic down south, people acknowledge charities and non-profits. The general public is more generous and I don’t think that is happening in the north. The exact reasons for that can be many-fold. But generally the market for NGO giving down south is bigger and better-resourced, so it makes sense that their ability to innovate and adapt to online giving might be better than northern NGOs.”

When it comes to this idea of giving culture, there were many perspectives I encountered in my conversations with the NGOs themselves. Unsurprisingly, north Indian NGOs I researched registered more complaints and concerns with crowdfunding platforms than southern NGOs. Despite the northern organizations indicating the technical difficulties of digitizing their formerly cash-only donors, the underlying struggles seemed more cultural than logistical. One northern NGO founder voiced a reluctance to move his Indian individual donors to crowdfunding platforms, despite being happy with their diaspora donors using GlobalGiving. They explained that historically their Delhi-based donors would give cash donations or write cheques during annual events and fundraising galas. It seemed that these in-person events not only offered NGO staff face time with their individual donors, but also gave the donors an opportunity to display their generosity and feel a part of a specific philanthropic community. This practice clearly connects into Mines and Gaurishankar's depiction of big-men in local communities as people who "... attract followers and enact their roles as generous leaders through the "charitable" institutions they control" (1990: 762). By this definition, big-men-like donors use NGO events and galas in order to demonstrate their generosity to a wider public audience.

The notion of publicly displayed philanthropy brings about another reason why crowdfunding platforms believe that north Indian organizations struggle more with converting online donations. Due to Delhi being situated centrally in the northern part of the country, North India has long been connected with the national government and all of its associated institutions. For decades, Indian NGOs have been viewed as deeply connected to the government, a trend that expanded globally through the 1980s and 1990s as governments shifted public service provisions to NGOs (Hulme and Edwards, 2014). According to Martin Webb, Indian NGOs are viewed by many as "ethical actors doing social service" in "a nation wounded by corruption, bad governance and the failure of bureaucracy..." (Webb, 2012: 209). As Webb notes, the Indian government is perennially riddled with expansive corruption. Its lack of transparency landed the country in 78th place on Transparency International's 2012 – 2018 Corruption Perceptions Index, firmly placed in the 'perceived as more corrupt' category (Transparency International, 2019). Despite the

positive work of many north Indian organizations, the government's insidious reputation for dishonesty, lack of accountability, and unethical practices has tarnished the population's views of many government-adjacent actors. While the overall erosion of trust in the Indian public sector is not unwarranted and will be covered in Chapter 7, it is also mentioned here as it directly highlights the regional challenges NGOs have with online fundraising. Despite the idea that online fundraising through a visible and vetted platform heightens transparency to the donor, the collective apprehension north Indians in particular have with giving online and NGOs more generally creates a difficult situation for crowdfunding platforms to survive.

Expanding on these concerns around corruption, one platform director discussed with me how northern NGOs prefer traditional fundraising events because the money exchanges hands out in the open and giving pledges are made publicly. These overt displays, often made between and before influential public figures, offer donors a perceived assurance that their money will be used solely for the intended purpose. The director told me, "You see many stories in the media about government agencies selling your personal data. Every day Indians receive another junk text or promotional call. North Indians are surrounded by the effects of government corruption, so they don't always trust the idea of giving money or putting their bank details online." Unfortunately, north Indian NGOs in particular, given their historical ties to government, have become associated in the public's trepidation about giving out their financial or contact details digitally. For Indian crowdfunding platforms, this reluctance from north Indian donors to give online has led to less effort being put into the north Indian NGO market. Of the major Indian platforms that partner with NGOs, only LetzChange is run out of the Delhi-area, with Ketto and Impact Guru headquartered in Mumbai, and most other platforms including Small Change, Give India, and Rang De, Fuel-A-Dream, and Milaap based in Bengaluru. However, despite the regional challenges in the north, both platform and local NGO staff agreed that slow progress is being made in terms of moving individual donors towards online giving.

6.4: One Size Does Not Fit All – Analysing Strengths for Effective Crowdfunding

In addition to regional differences and a remaining dependence on CSR, I found that NGOs often also have more nuanced challenges and assets when it comes to effectively using crowdfunding platforms. In this section, I will examine some of these strengths and weaknesses, starting with how the realities of digital divide and digital inequality recreate themselves in the NGO fundraising space. I will then move on to explore the benefits of crowdfunding for NGOs based on the strength of their volunteer networks. I end this section with a discussion of what I have termed ‘secondary intermediary’ organizations and how they benefit from crowdfunding platforms. Throughout this section, I comment overall on the validity of the ‘equality among NGOs’ that platforms promote, and how these various issues prevent the crowdfunding process from being truly egalitarian.

While continuing the discussion of potential ‘best fit’ NGOs, platforms were naturally often quick to assure me that an organization’s size and resource capacity were not the sole indicators of success in crowdfunding. Platforms such as GlobalGiving, LetzChange, and Ketto reflected that the most ‘passionate’ organizations were the ones who often performed highly. While Chapter 8 will further explore reasons why certain large NGOs do not always perform well on crowdfunding platforms, more often than not organizations that are well-staffed, tech-savvy, and fully connected online perform best. Of course there are exceptions to this rule, and platform staff use those rare examples when recruiting new partners. My own former manager at GlobalGiving often told the story of Marcus¹⁷, a partner in Uganda who raised large sums of money for a charity school in his home village with his only access to the internet being the WiFi café in a neighboring town. Despite Marcus’ impressive success raising money through GlobalGiving, his case was the exception not the rule. As Richard Heeks (2010) notes, the majority of the population in the Global South still does not have consistent Internet accessibility. Though the expansion of smart phone use in India has added levels of connectivity to even the most rural areas, from a crowdfunding project management standpoint, the use of a Wifi-connected computer is essential. Considering that GlobalGiving and Indian platforms require NGOs additionally to be government registered,

¹⁷ Name and location of project manager have been changed to ensure confidentiality.

English-proficient, and digitally connected, many community-based organizations, particularly in remote or rural areas, are left out.

This concept of the digital divide, refers to sections of the population without physical or skill-based access to the internet, has been a concern for Indian crowdfunding platforms overall. Not only do they worry that large numbers of Indian NGOs will not have access to the platform, there is the equally concerning lack of digital literacy. These more disconnected organizations would likely struggle, even if they did have access to the platform's fundraising tools. This was an issue I noted firsthand when working for GlobalGiving as a field representative in 2012. Below is an anecdote from a particularly illuminating experience in Morocco.

In July 2012, my field teammate and I were scheduled to run an outreach workshop in Marrakech, where we were to introduce GlobalGiving and the concept of crowdfunding to local NGOs. Our local partner in Marrakech, an NGO run by an American expat that had successfully raised more than \$50,000 USD on the platform, had helped organize the workshop for other organizations who worked in the remote areas of the High Atlas Mountains. We assumed that the organizations attending the workshop would be similar to the current partner: medium-sized and tech savvy, with strong English capabilities and a central office in the city.

On the day of the workshop, much to our surprise, our partner drove us more than two hours outside of Marrakesh deep into the High Atlas Mountains. We arrived at a local community center where members of more than 30 community-based organizations were gathered to hear our presentation. The audience present were all men, many of whom seemed shocked and impressed when we easily clicked from one presentation slide to the next. Five minutes in, our partner approached us and asked if we wouldn't mind conducting the whole workshop in French or (preferably) Arabic as most attendees did not speak any English.

Despite being rattled by this revelation, my teammate and I proceeded to conduct the whole two-hour workshop in a cobbled together combination of French and Arabic. We discussed the concepts of network-mapping and developing a digital donor database, promoted the benefits of a consistent social media presence and email marketing of projects, and encouraged them to keep financial records updated on their websites, all of which they could do by becoming GlobalGiving partners. We ended the presentation to a relatively subdued round of applause, after which the men in attendance began to whisper amongst themselves. When we asked for questions, one elderly man in traditional Berber attire raised his hand and said, "Thank you very much for your presentation, but what is a website?"

As my teammate and I stared at the man in shock, a relieved and decidedly more animated murmur went through the crowd with several of the other men nodding along to the initial question. After we had fielded a few more questions— "What is Twitter?"; "Do we need a registered bank account?"; "How do I make an email?"—it became clear to us that not only were these organizations completely unequipped to join a digital fundraising platform, many of them did not have a full grasp on how to use the Internet. At the end of the workshop we asked our partner why he had invited all of these organizations when he knew most of them were not digitally literate. He simply answered, "It's good for them to talk to each other about their work and hear from foreigners. They don't meet many Americans. Also, they enjoyed the chance for free tea and cake."

This story, while admittedly not situated in India, demonstrates the difficulty many crowdfunding platforms have recruiting NGOs that lack prowess with digital technologies. Digital literacy remains a consistent issue in India, despite gradually increasing access to the Internet. This means that it is not only the digital divide that is a major hindrance, but also the digital inequalities that exist when Internet becomes available. Heeks (2000) notes a lack

of motivation to fully use available information and communication technologies (ICT) in many areas due to lack of knowledge and the potential for financial costs associated with Internet access. My story above also highlights the further complications digitally unequal organizations have in the limited case that they do make it onto a crowdfunding site. One Indian platform voiced this frustration to me, saying, “We have dozens of NGOs that put a project up on our platform, but then they go completely silent. The process doesn’t work if they don’t put in some effort on their side.” While the need for effort in promoting the project is accurate, the idea that NGOs simply succumbed to laziness after joining a platform is unjustified. As evidenced by my experience in the High Atlas Mountains, digital divide and digital inequality is often most pronounced for rural NGOs. Although the remote organizations are widely under-resourced and dire need of funding assistance, they are also usually the least equipped to receive it. A GlobalGiving staff member discussed this division between rural and urban organizations, noting, “It’s tough for organizations that are fully remote, because connectivity in many parts of India is still low. They can succeed if they have urban fundraising advocates. But higher performing organizations are usually based in cities or have an office in the city with projects in rural areas.” Although they refer to lack of connectivity only, I have shown here that digital literacy also plays a key role in the likelihood of an NGO adopting crowdfunding into their fundraising strategy.

Fundraising advocates, more commonly known as fundraising volunteers, are equally critical to successful crowdfunding as consistent digital connectivity. Rearticulating Fechter’s discussion of NGO volunteers and citizen aid, NGOs on crowdfunding platforms harness an individual’s ‘anthropological impulse’ to cultivate an “...intimate connection with a social Other,” (Fechter, 2018: 2). In this case, the social ‘Others’ are the beneficiaries of local NGO projects in India. Each of the 6 top crowdfunding performers in this chapter’s 22 NGO sample were large organizations with a budget of over \$1 million USD per year and a very active foreign and local volunteer network. Logically speaking, being well resourced and having a strong volunteer network go hand-in-hand. Financially stable organizations are likely better able to promote their work, and conduct larger projects than those with limited budgets. Both of these aspects are key factors in recruiting volunteers, both foreign and domestic. One organization I researched was founded by an Indian telecommunications

entrepreneur, and they mentioned that effective media and communications were high priorities for them. One team member told me, “We heavily rely on our digital presence when we’re recruiting volunteers. We’re constantly posting pictures and videos of our work and updating our website. Our fundraising volunteers see these updates and really feel as if they are a part of our work, so they recommend us to their friends.” This NGOs views are also reflected in Fechter’s research, where she articulates, “The prospect of making such connections, or feeling connected... may indeed be a core component of what motivates individuals to become involved in citizen aid activities, or at least become donors,” (Fechter, 2018: 7). Unfortunately, organizations too remote to post digital updates regularly, or too under-funded to hire a talented media coordinator, often lose out on this critical aspect of volunteer recruitment and connection-building.

Foreign fundraising volunteers also make up an important fundraising base for NGOs looking to crowdfund. Western volunteers are particularly useful for organizations who are GlobalGiving partners based in the Global South, because they can direct their fundraising efforts through the platform rather than the more arduous process of attempting foreign card transactions to Indian bank accounts. All 25 NGOs I researched reported having at least one Western volunteer who had helped them fundraise abroad. Most commonly the foreign volunteers were American, European or Australian, and had volunteered with the NGO in-person during a stay in India. Given this personal involvement, those volunteers enthusiastically advocate for the NGO, a benefit platforms have noted as a key factor in successful crowdfunding. One manager told me, “Partners with foreign fundraising advocates often do really well on our platform. NGOs that can leverage their former volunteer network to promote their projects to overseas contacts have a big advantage. And that advantage is not about being well-funded or more digital, it’s about the connection an individual person has to an organization.” The importance of intimate connections notably comes to the forefront again here, with these foreign volunteers having spent time working with the NGO in question, developing bonds with the staff members and projects on the ground.

A further interesting and unanticipated situation I discovered while researching in India involved not just Western fundraising advocates and volunteers, but entire Western NGOs who crowdfund through GlobalGiving specifically to redistribute those funds to local partners. I call these organizations ‘secondary intermediaries’ (SIs) due to their function as the second transitional broker between the donor and a local project, with GlobalGiving being the other. Both SIs I researched were based in the United States and raised money for various NGOs in India. They were founded by individuals who had spent time working and volunteering in India, which connects with ideas of citizen aid. Fechter (2018) describes this expanded version of citizen aid as small-scale aid projects that are set up by individuals, often former volunteers. The SIs in my research do seem practically connected to this conceptualization of citizen aid-based projects, with the founders leveraging support for causes through their own social networks. However, SIs are still legally registered non-profits and therefore easier to track financially than the more unofficial project-based fundraising streams in Fechter’s study, though they do establish a continuum of citizen aid.

Considering that SIs are functioning NGOs in their own right, I initially believed that working with SIs would not be the most cost-effective way for Indian NGOs to raise funds, given that GlobalGiving already takes their initial fee. However, both SIs I spoke with said they had external funding for operational costs. Therefore, the full amount they raised on GlobalGiving could be transferred directly to their Indian partners. While the reality of SIs was fascinating on its own, I was further intrigued when I discovered that one of my Delhi-based NGO participants— a GlobalGiving partner themselves— was receiving funding from both American SIs as well. This level of enhanced interconnectedness between the donors, the platform, the SIs, and finally the Indian partner NGO further embodies the necessity for trust, familiarity, and genuine passion for a cause in successful crowdfunding.

This final chapter in Section II has explored NGO perspectives on crowdfunding, outlining how local organizations perceive and implement— successfully or unsuccessfully— the fundraising strategies outlined by platforms. While crowdfunding will continue to be small in scale and volume as compared to other traditional forms of aid, local NGOs enjoy the flexibility to use crowdfunded donations, seeing as it gives them expanded flexibility and

ownership over the funds. However, frustrations often arise when organizations that have worked hard to join a platform do not see the fruits of their labor. While platforms maintain that it is the NGO's responsibility to 'bring the crowd', the NGOs at times feel short-changed by the lack of immediate new donors, not realizing that their fetishization of technology is making them blind to the fact that they themselves must convert their existing supporters into online donors. I conclude that rather than creating new donors, the platforms help NGOs to amplify and evolve their existing donor networks in an online space. How platforms use socio-technical brokerage to help NGOs leverage their existing networks to recruit new online donors will be discussed in Section III – Peer-to-Peer Fundraising.

Section III

Peer-to-Peer Fundraising

Chapter 7: Trust and Relationships in Indian Philanthropy – Embedding New Trends in Old Practices

In order to further examine my data on Indian crowdfunding through an ethnographic lens, it is first essential to understand the existing giving spaces that crowdfunding platforms have attempted to broach. Here in Chapter 7, I explore the long-standing trends in Indian giving, and how the social perceptions of Indian society have played out in current public sector giving. The majority of NGOs and platforms I interviewed noted a public discomfort both with giving to the NGO sector and furthermore with giving online. One significant issue to overcome is the Indian public's mistrust of the sector at large, with platforms and NGOs alike attempting a large-scale rebranding of the NGO space. In this chapter, I examine where these feelings of trepidation are rooted and begin discussing ways that Indian crowdfunding platforms are attempting to address this wariness.

I start this chapter with an examination of traditional Indian giving practices, with emphasis placed on religious and informal giving. Though documentation channels like national tax records do not place Indians among the world's most generous people (Chandran, 2010), historical trends show that Indians are more likely to give to places of worship or to individuals and organizations informally. I use this first section to explore these more anthropological notions of philanthropic giving that have long been a part of Indian society. I then go on to specifically analyze Indian reservations about giving to the NGO sector. Despite notions of NGOs being benevolent actors of social good, there is a decades-long public mistrust of the Indian NGO sector that many organizations noted as a hindrance to their fundraising efforts. I discuss the roots of this apprehension, and potential shifts in its strength. The third section of this chapter explores concepts that were introduced in Section II, including how platforms and NGOs are using intimate technologies in an attempt to recreate existing trust-based relationships. This looks more closely at who exactly are the people running both the platforms and the NGOs, and how the social networks of these leaders are instrumental in driving fundraising efforts. Finally, I conclude the chapter with an analysis of the large-scale rebranding and marketing efforts that are happening across the

Indian social sector in an effort to improve trust in Indian NGOs. As many of these efforts are being conducted in digital spaces, this final section will feed directly into Chapter 8 which explores how digital communications— particularly social media— are changing the ways NGOs fundraise.

For the purposes of this chapter, it is useful to acknowledge the practical difference in India between philanthropy and charity. I use Pushpa Sundar’s explanation of this distinction in the Indian context, when she defines charity as “...voluntary giving of money to those in need...It takes a short-term, not a long-term view of a problem. It is purely impulsive...Charity makes no claim that it is given in order to reduce inequality or to promote social justice” (2017: 2). By contrast, philanthropy is defined as “...the *planned* use of wealth for transforming society for the good of all...it assumes that social ills such as poverty, education failure, or criminal behaviour can be identified, attacked, and cured” (Sundar, 2017: 2). This distinction is critical, particularly when examining the long and diverse history of giving in India. Deval Sanghavi, a co-founder of Indian strategic philanthropy firm Dasra, agrees with Sundar’s distinctions for the Indian context, looking at charity as an impulsive immediate action, and philanthropy as the more holistic use of resources to tackle a large structural problem (BBC, 2019). By my interpretation, one that I will explore further throughout this chapter, these definitions align with notions of socioeconomic class. Whether intentional or unintentional, philanthropy by this definition becomes a more organized, established effort by those of financial means, with the emphasis of ‘transforming society’ being an unattainable goal for the average citizen. In this vein, I include the NGO sector and crowdfunding platforms under the philanthropic umbrella in the Indian context as bodies— and brokers— of philanthropic purpose. Charity, by contrast, is a practice most people can participate in, as even the smallest donations are seen as a valuable contribution. I continue to use these distinctions between philanthropy and charity throughout this chapter.

7.1: Indian Generosity on Display – A Historical Glance at South Asian Giving

Although philanthropy-based industries like crowdfunding and CSR are thriving in modern-day India, recent studies of recorded giving trends do not paint Indians in a particularly flattering light. According to the IMF's World Economic Database (2018), as of 2018 India is the world's 6th largest economy. At the time of writing this chapter in late-2019, India is poised to overtake the United Kingdom as the 5th largest economy in the world, with an impressively high growth rate of 7.5% forecasted for the year (IMF, 2018). India's services sector is the fastest growing globally, as is the country's projected eligible workforce. However, despite the enormous strides made in economic growth and average household income, official tax records do not reflect an increase in Indian charitable giving. In fact, the current wealthiest Indian social class provide the lowest level of giving compared to the rest of the population, only 1.6% of annual household income (Chandran, 2010). However, Indian historical trends show that while Indians may not be giving formally at a high rate, notions of Indian generosity should not be limited to official records. In this section, I explore the history of philanthropic giving in India, first highlighting religious and informal giving before moving on to where the formal NGO sector fits into local giving trends. Through discussing these two larger thematic areas, I also consider socioeconomic class-based implications throughout the section, particularly when furthering the distinction between charity and philanthropy.

In order to determine how Indian giving culture has arrived at its current point, it is critical to discuss histories of religious giving through both philanthropic and charitable lenses. Gautam and Singh explore the longstanding trends of philanthropy in India, writing "Historically, the philanthropy of business people in India has resembled western philanthropy in being rooted in religious belief. Business practices in the 1900s that could be termed socially responsible took different forms: donations to charity, service to the community, enhancing employee welfare and promoting religious conduct" (Gautam and Singh, 2010: 45). This corresponds to my argument that Indian philanthropy is— at least in part— a socioeconomically classist construct favoring the middle and upper classes, having been carried out by business owners looking to promote social responsibility. These philanthropic practices continued until the end of the British Raj (1947) and even into the Gandhian post-independence era. Philanthropists are viewed as established 'big-men'

(Mines and Gaurishankar, 1990) who can afford to not only give to religious causes individually, but also participate in the planned use of funds for social change through religion and community building.

By contrast, the average Indian would traditionally only be capable of limited charitable giving, perhaps donating to causes or places established by philanthropists. However, despite the lower average sum of the donation, the popularity of religious charitable giving in India is undeniable. As one platform manager told me, “I recently started heavily digging into the research done on Indian giving trends. I saw a statistic that about 84% of Indians responded that they do give money and donate. But only 12% of those people said they give to NGOs and formal organizations, and more than 70% give for religious purposes.” Notions around traditional religious giving in India further ideas around why organized philanthropy—more recently manifested as the NGO sector— may not be as popular for average Indians as religious charitable giving. Hindu cultural norm suggests that a ‘gift’ constructs an obligation between the giver and the recipient, which creates a tension between the ideas of charity as an act of sacrificing one’s wealth versus the sense of charity as a form of reciprocity (Godfrey et al, 2016).

The most important Hindu religious texts like the *Vedas*, *Upanishads*, and *Mahabharata* all emphasize the importance of charity, or ‘giving dān’, with the *Mahabharata* even detailing that the only way for men to reach their dharma is through charitable distribution of wealth (Godfrey et al, 2016). As Erica Bornstein (2009) notes, in the *Bhagavad Gita*, ‘dān’ is interpreted as a disinterested gift, one without any expectation of return, requiring the donor to detach themselves from the donation and relinquish all proprietary rights to it. This means that religious giving is more palatable than organized philanthropy because of the physical disconnect between giver and recipient. If a person makes a donation to a religious space or leader— such as a monk, priest, or imam— they do so with the understanding that their donation is a detached contribution to ‘God’, not a connected contribution to a more tangible cause. As will be explored in the next section, organized philanthropic bodies like NGOs are tangible representations of a person’s interconnectedness with the social issues around them, and therefore may appeal less to those looking for an experience akin to dān.

Moving from informal acts of charity to informal philanthropy, it is crucial to understand the power dynamics of Indian communities and how economic hierarchies play into philanthropic actions. Filippo and Caroline Osella (2009) write about the tight-knit Muslim communities in Kerala, describing how a small group of the community's wealthy entrepreneurs, or 'big-men', are seen not only as successful businessmen, but also as community leaders. They write, "They stand at the forefront of India's post-liberalization economy – sharp innovators who have adopted the business and labour practices of global capitalism in both Kerala and the Gulf. Embodying the dream of success, these entrepreneurs are recognized as 'community leaders'" (2009: S203). Many parallels can be drawn between Indian big-men and the philanthrocapitalists described in Chapter 3, considering innovation and leveraging business practices are two key components in Bishop and Green's (2010) philanthrocapitalism model. Similar to philanthrocapitalists, Indian big-men are often involved in the social processes around local community 'upliftment' (Osella and Osella, 2009).

Although the big-men might not be receiving financial benefits, they are certainly gaining social collateral from their actions. Rather than seeking what is called an '80G' tax allowance certificate from the Indian government for their contributions, big-men philanthropists often attract a following and develop a role as benevolent leaders in their community through the institutions they control. Big-man giving culture in India highlights the prominence of public and performative giving, a practice mentioned in Chapter 6. Traditional big-men exhibit similar tendencies to modern-day NGO donors at fundraising events, liberally contributing to local community upliftment projects in a performative way to maintain their elevated status. As Mines and Gaurishankar write, "A big-men achieves his eminence in part by his personal ability to attract supporters... The big-man is not only preeminent in, but central to, the constituency he serves. He creates and defines his constituencies by his redistribution of benefits, his generosity as a broker, and his prestige" (1990: 763). In this vein, the performative giving also becomes competitive giving, considering the big-men in question continually aim to maintain control of public morale and their elevated status. Similarly, many NGOs voiced a desire to continue in-person

fundraising events for their networks of individual donors, given the popularity of competitive giving in such a public space. In these instances, NGOs believed that performative and competitive aspects of public recognition were much more feasible during live events rather than digital spaces like crowdfunding platforms. Acknowledging this, crowdfunding platforms do attempt to help NGOs leverage social relationships and desires, as will be discussed later in this chapter.

Despite the longstanding prominence of big-man culture and wide-spread increases in Indian economic growth, formal philanthropy in India still has not reached the levels of giving in the West. My aim here is not to argue that prospective Indian philanthropists should aim to emulate their Western counterparts, but rather to use Western philanthropy as a point of comparison for discussion. In order for organized philanthropy to thrive on an individual-giving level, the people in question must be willing to part with particular sums of their wealth. Sundar (2017) notes that it takes a minimum of two generations of wealth in a family to feel the financial security necessary to give it away. She further argues that business, and by default business-owners, will always be interested in creating wealth, not the disbursal of it:

“The first priority of the new rich is to accumulate wealth and to ensure its stability, not give it away as soon as it is made. Giving for public purposes requires confidence in the stability of the political and economic environment. Owners of wealth... need to feel assured that they will be able to retain their wealth and do whatever they want with it” (Sundar, 2013: 9).

The above analysis serves not only as a cultural commentary, but an economic one as well. As Sundar notes, a top priority of rich Indians is ensuring that they stay wealthy. Assurance and stability in their wealth must be achieved first before any considerations for giving that money away. Though recent decades have shown a prominent rise in Indian GDP growth, there have been waves of political and economic turmoil, which shape the decision-making of wealthy individuals. This apprehension from Indian elites to openly part with their wealth has been noted by many sources. As Bishop and Green (2010) report, Bill Gates and Warren

Buffet's "Giving Pledge"— where the world's richest individuals pledge to give away more than half of their net worth during their lifetime— is largely comprised of Western billionaires. For many years, Azim Premji of Wipro was the only Indian billionaire who had signed onto the Giving Pledge (BBC, 2019), despite each member of India's top 100 richest people having a net worth of over \$1.25 billion (Karmali, 2017). By contrast, Mukesh Ambani, India's richest man, only donated 0.4% of his personal wealth between 2013 and 2014. When asked about this, he advocated that growing his company and creating more jobs was a more effective demonstration of social responsibility than personal giving. This goes to show that despite the earlier observation that India as a whole is much more charitable than formal records depict, an argument could also be made that Indians with wealth and status can afford to be more philanthropic. This fact is thrown further into relief when considering that only 2 of 2015's richest Indians were also listed in the country's top 10 domestic philanthropists that year (Balachandran, 2015).

As I continue to explore these notions of how Indian philanthropic traditions have influenced modern-day giving practice, I will relate this to how various technologies, including crowdfunding platforms, have attempted to bridge these gaps. Sidel notes the emerging new generation of Indian business pioneers, many of whom are interested in philanthrocapitalist ideas of helping drive social change through increased innovation and improved institutions. He writes, "The new Indian philanthropy seeks, at least in rhetorical terms, to be as socially innovative as its underlying corporate foundations... as philanthropic donations increase and ways need to be found to evaluate and track grantmaking" (Sidel, 2000: 4). The next section will discuss India's current relationship with its NGO sector, and explore how organizations and crowdfunding platforms are bridging not only deep-seated cultural notions of charitable giving, but also how levels of broken trust are being mended.

7.2: "How Do I Know Where My Money Is Going?": Examining India's Distrust of The NGO Sector

Although accurate numbers are nearly impossible to obtain, the overarching consensus between government estimates and data from my research is that there are currently over

3.2 million NGOs operating in India. This very high number indicates India's status as one of the most NGO-dense countries in the world, with approximately one organization per every 600 Indian citizens (Mahapatra, 2014). One platform manager told me they'd seen a troubling statistic that there are more Indian NGOs per capita than hospital beds. Perhaps due to this oversaturation, 76% of respondents in my research described levels of public skepticism or distrust of the NGO sector. This begged the question: with NGOs ever-present in the daily life of Indians, why were so many organizations reporting public trust issues? This section explores this question while also noting various attempts by government and NGOs to combat these concerns using technology-based systems. I will first give a brief description of the everyday realities of Indian government corruption, using a particular experience my family had in December 2005. I will then note policy attempts in the last two decades to combat these trends, before delving deeper into the specific nature of Indian NGO misconduct. I end this section with a discussion of how crowdfunding platforms are impacting these institutionalized issues of trust.

A significant cause of Indian public mistrust of NGOs lies in the complicated relationship they have with the local and national government. As 'non-governmental' organizations, NGOs are largely meant to work alongside governments, but not directly with them. However, in the Indian case, a close relationship with the government has often hurt the NGO sector in the public eye by bringing out issues of corruption and potential fraud. India overall has consistently ranked poorly in the "perceived as more corrupt" category of Transparency International's annual Corruption Perceptions Index (Transparency International, 2018). Through examples below, I identify how systemic corruption is not limited to the Indian government and NGOs, but has also become ingrained into vast swaths of the population that take advantage of these day-to-day practices.

I take this opportunity to highlight a few of the entrenched micro-corruptions that happen daily through an experience my family had with various players in the Indian government.

In December 2005, my family travelled to Kolkata for a cousin's wedding. My parents were already naturalized Americans, leaving my older sister Rupali¹⁸ as the only Indian citizen in the family. As my parents and I swiftly cleared the "Non-Indian" queue at the airport, we noticed Rupali stuck in an argument with the immigration officer. A water stain had smudged the Consul General's stamp and signature on her passport, therefore— according to him— making the document effectively invalid. After much discussion, my sister was allowed into India but told she could not leave the country on the damaged passport. Considering that applying for new documents in India takes many months, my family were alarmed that Rupali would be stuck well into the spring. They discussed the situation with my uncle Kabir, a 'big-man' former investment banker with connections in high places. His first reaction was "Ah, you should have offered the officer some money, I'm sure it would have been fine!" He then made a few strategic phone calls and secured Rupali an appointment with the Passport Office for later that week.

At age seventeen, I was deemed non-essential personnel for the subsequent pilgrimage downtown, but the following details have been cemented in family lore. Rupali, my parents, and Uncle Kabir all arrived at the Passport Office, which was so large and overcrowded that upon entering, no one could make out which desk, if any, they were supposed to approach. After an hour of being nearly trampled in the heat, my mother declared she was feeling faint— taking herself and the family driver back home. The rest remained in the melee until they reached a desk, where Uncle Kabir finally asserted his authority by telling the receptionist: "I am Kabiruddin Ahmed. My father was High Court Judge Amaruddin Ahmed; I am here to see the Chief Passport Officer." It remains unclear if this demonstration of classist bravado was successful or the receptionist actually had Kabiruddin, son of Amaruddin, listed for an

¹⁸ All names in this story have been changed, and all parties have given consent for this story to be shared here.

appointment. But miraculously they were ushered to a private elevator that led to the Chief Passport Officer's (CPO) department.

The CPO was a small man sitting behind an enormous desk, surrounded by three phones that all rang intermittently. After my uncle made introductions and explained Rupali's passport mishap, the CPO laughed saying these things happen all the time: "I've been telling them to laminate the signature page for years!" He agreed to rush-order the passport and informed them it would be ready in early January. As we were scheduled to depart for New York within the week, they implored the CPO about a further expedited process. Upon hearing that Rupali lived in New York City, the CPO's face lit up. "My cousins stay in Queens! They've been pestering me for months to send them chai and desserts from [famous Bengali sweetshop] Nizaam's! Would you be able to take the parcel with you and deliver it to them before Christmas? They'd be so happy." Naturally, Rupali agreed. With this guarantee of personal services secured, the CPO assured them that a new passport would be sent to Uncle Kabir's home within 72 hours along with the requisite sweets and chai. On hearing that my mother had absconded with the car and driver, the CPO instructed one of his officers to take my family home. Rupali, my father, and Uncle Kabir were chauffeured home in an official government vehicle, sirens blaring, just in time for tea.

Needless to say, we were all relieved that my sister managed to receive a new passport so efficiently. However, this story— while amusing in its absurdity— reflects the much deeper issue of the systemic micro-corruptions that are found at all levels of Indian government, and the public acceptance of these dishonest practices for their own gain. From the initial immigration officer potentially expecting a bribe, to an urgent Passport Office appointment achieved through Uncle Kabir's nepotism, to finally receiving the passport within three days as a result of a private favor, the layers of corruption are evident throughout. When sharing the story above recently, my father actually acknowledged this corruption, saying "I know we didn't do anything illegal, but I'm not sure if it was altogether very *right* either." This demonstrates how in many cases these small corruptions may not be against the law, but are

still at least partially immoral. Curtailing or controlling this varied corruption becomes difficult. Government corruption, defined by Peisakhin and Pinto as “...the abuse of public office for private gain...” has long been a prominent aspect of many states in the Global South, including India (2010: 261). They further note that corruption in the Indian context has been deeply institutionalized over generations. With many bureaucrats still enjoying the benefits of both anti-liberal and anti-democratic systems set in place by colonial predecessors (Peisakhin and Pinto, 2010), combatting corruption becomes an arduous task.

Furthermore, these everyday corruptions have not only been institutionalized in various levels of government, but amongst the population as well. Daily interactions like my family’s experience at the Kolkata Passport Office happen with great regularity. Individuals accept these practices as part of day-to-day dealings with the state, with Akhil Gupta writing about his fieldwork in north India, “...I was struck by how frequently the theme of corruption cropped up in the everyday conversations... What is striking about this situation, in retrospect, is the degree to which the state has become implicated in the minute texture of everyday life” (1995: 375). In addition to this intrinsic corruption, there is the further pervasive quagmire of state bureaucracy that often inhibits the implementation of policies meant to benefit Indian society. In his book *Red Tape: Bureaucracy, Structural Violence, and Poverty in India*, Gupta details that while there is undoubtedly corruption in India, there are also just as many hard-working government officials who “... were often frustrated by their inability to work effectively to bring about real changes in the lives of the poor people who were so often the target of government programs” (2012: 23). This illustrates that even in the case of sincere officials, the onerous procedures of bureaucracy often hinder well-intentioned programs and can lead to a degradation of public trust.

To combat the wide-ranging issues associated with corruption, the Indian government has implemented multiple policies to enforce heightened transparency with the hope of more accountability. Multiple studies of governmental corruption have noted that “... the incidence of crime will decrease once the potential victims are better informed about the circumstances under which the crime is most likely to occur” (Peisakhin and Pinto, 2010: 262). The Indian Right to Information Act (RTI), passed in 2005, serves as a regulatory tool

that allows any Indian citizen greater access to information about government activities at various levels. As Martin Webb argues, “The politics of transparency and active citizenship in India asserts that the relationship between citizen and state... can be remodelled through the application of mechanisms for transparency that allow citizens oversight of the state...” (2012: 218). This view embodies a more hopeful note, implying that the fractured dynamics between the state and Indian citizens can be at least partially ameliorated through improved transparency. However, Webb goes on to note that even in the new environment of heightening transparency in governance, laws like the RTI are still mediated through relationships, connections, and power relations between various actors, likely detracting from the overall progressiveness of the policy. It is because of these realities, even under the guise of improved government accountability, that NGOs— originally attributed as ‘ethical’ (Webb, 2012) government-adjacent actors— also face a substantial amount public skepticism.

As mentioned above, the Indian public remains ever cognizant of the everyday corruption happening in their government, even if they simultaneously maneuver to benefit from it. This constant haze of government corruption is one of several reasons that Indians are also skeptical of the NGO sector, believing that the organizations are— directly or indirectly— connected to the government. Particularly in recent years, there have been numerous breakdowns in NGO accountability from the Indian government. As noted in a Dhanajay Mahapatra’s (2014) *Times of India* report, the Indian Supreme Court had publicly demanded that the Central Bureau of Investigation (CBI) examine the looming accountability deficit of NGOs not submitting accurate details of their spending to tax authorities. This resulted in the CBI individually seeking NGO financial records from each of the 29 Indian states and 7 territories. Unfortunately, at least 12 states— including NGO-dense ones like West Bengal, Uttar Pradesh, Tamil Nadu, and Haryana— did not submit any complete financial data regarding the number of legally registered NGOs operating within their state (Mahapatra, 2014). Adding further concern to an already problematic result, Mahapatra writes “From the information made available by the state governments and presented in tabular form by the CBI to the Supreme Court, it was apparent that most NGOs had not filed income tax returns regularly” (2014: online).

This lack of transparency and accountability from both the NGOs in question and the state governments create a two-fold problem from the perspective of public trust erosion. As established previously, the public already believe their local and national governments to be highly corrupt and inefficient. Considering that tracking of NGO spending comes under government jurisdiction, the unsettling information presented to the Supreme Court— in addition to nearly half of Indian states not even complying with the request for information— only served to heighten the public’s distrust of both the government and the NGO sector. This malfeasance continues to paint the Indian government and the NGO sector with the same brush, further politically entangling organizations that theoretically should operate both independently and apolitically. As one organization manager told me, “You can emphasize the N in NGO all you want. But unfortunately that still won’t make Indians trust you. The lack of government accountability of NGOs goes back many decades and now we have to rebuild the public reputation.” In effect, though the average Indian citizen may not be aware of the intricacies of charity tax law and reporting requirements, what they see are constant connections being drawn between NGOs and the government.

Exacerbating public skepticism of NGO authenticity in recent years has been Prime Minister Narendra Modi’s government push to eradicate fraudulent organizations. Though this campaign at face value seems to serve the beneficial purpose of shutting down organizations acting illegally, Bornstein and Sharma reflect on the concerning deeper agenda behind these actions. Since Modi’s rise to power in 2014, NGOs have come under “...escalating state suspicion and tightening regulation...” (Bornstein and Sharma, 2016: 76). However, rather than a straightforward pursuit of justice against corrupt organizations, the Modi administration has mainly targeted those working on human rights abuses, environmental advocacy, and democracy-building in a move to quash political dissidence led by NGOs. In a report that was leaked to the press in 2014, the CBI warned Modi’s administration of efforts within the NGO sector to ‘take down’ India’s development (Bornstein and Sharma, 2016). Since then, the government has used this report, as well as the Supreme Court hearings on NGO tax evasion mentioned above, as a pedestal from which to cloud media airwaves with misinformation and generalizations about the NGO sector. Despite previous incarnations of

public distrust in the NGO sector involving too much perceived interconnection with the corrupt government, Modi has used this recent purge to conduct a ‘witch-hunt’, targeting the NGO sector as foreign-influenced, anti-state actors that are hindering India’s economic growth and national identity (Bornstein and Sharma, 2016).

Despite the mixed messaging, the overarching effect of these various reports— many of which were released within the same short space of time— serve only to exacerbate the Indian public’s frustrations about the NGO sector. They create enormously difficult obstacles for the thousands of organizations that not only operate legally, but also provide essential services for their beneficiaries. As one manager said, “The skepticism people have is warranted— there are a lot of organizations that misuse funds, and many unethical things have happened so I don’t blame the donors. It’s just sad that so many good NGOs have to pay a price because of the mistakes of the notorious ones.” Notwithstanding these rather bleak realities, my respondents remained hopeful that public trust would improve as the organizations operating legally continued proving their worth by doing beneficial work for their communities.

Crowdfunding platforms in particular believe that they have a role to play in improving trust in the NGO sector, noting that individual donors often want more interaction with how their contribution is being used. One platform director told me, “We know the trust problems that NGOs often face because the donors want to have direct knowledge about their money. We have a powerful feature where you can post an update about your project, including pictures. So any donor to that campaign will get an email about the update, and they can feel really good about their donation.” An important note here is that the emotional response from the donor is seen to be key in developing trust. The platforms understand that individual donors need to ‘feel good’ about their donation, and having the NGOs maintain a consistent dialogue about the project is seen as crucial to building these emotional bonds. In essence, the good feelings the donor derives from their contribution becomes the foundation of an emotional trust that becomes strengthened through consistent engagement from the NGO. What this director is describing is also very similar to GlobalGiving’s mandatory quarterly reports discussed in Chapter 4, a practice that both allows the platform to monitor the projects on

their site and provide their partners with a donor engagement tool. It illustrates the consistent importance in relationship-building between donors and NGOs, which will be discussed further in the next section.

7.3: Interpersonal Giving: Why Building Strong Relationships Matters for NGOs

While systemic broken trust in the NGO sector is a longstanding issue for organizations to tackle, NGOs and crowdfunding platforms alike are using the power of interpersonal relationships to slowly combat public misgivings. Through a blend of personal connections and targeted marketing appeals, crowdfunding platforms are teaching NGOs how to address donor apprehension by improving their digital presence and transparency. While Chapters 8 and 9 detail the nuances of these digital tactics, this section discusses how relationships and relational approaches to fundraising are crucial for NGOs, particularly those hoping to effectively crowdfund to fill their financial gaps. This section opens with an exploration of who the leaders and chief fundraisers of the NGOs are, and how these individuals position themselves to make the most of fundraising from their personal networks. I then discuss how leaders explained using GlobalGiving versus Indian platforms for their international and domestic donors. This develops into an analysis of the complicated dynamic my respondents reported between foreign and domestic crowdfunding platforms, where the foreign platforms were perceived as inherently more useful than Indian ones. I conclude this section with a discussion of how platforms are attempting to recreate tangible personal connections in a digital space.

At various times in earlier chapters, I've noted that ideas of 'capital' have been used throughout philanthropy and crowdfunding discourses. While my previous discussions largely revolved around the perceived 'freedom' of philanthropic capital, in this section I assess the notion of relationships as capital. As noted in Chapter 3, John Harriss defines social capital as "...the resources that are inherent within certain social relationships..." (2001: 2). This awareness of relationships as a resource— or capital— has been widely discussed in the literature and came to mind during my interviews with founders and fundraising personnel at various NGOs. Julia Elyachar writes about the 'survival' of the poor in the Global

South by turning relationships and culture into an economic resource, saying, “Students of the poor have often pointed to networks of long-term relationships as central to that survival” (2002: 499). For the purposes of my research, I build on this perspective by arguing that NGO funding and survival is equally contingent on leveraging the social capital of existing relationships. Supporting this view, Jinwen Chen defines interpersonal relationships in aid as social capital, “... as actors tap into each other’s networks to achieve impact” (2017: 4). Throughout my research, I found that Indian NGO staff, particularly leaders, often used the social capital found in interpersonal relationships to achieve impact— usually in the form of fundraising.

The breadth and depth of an NGO’s interpersonal network often hinges on the individual leaders spearheading fundraising campaigns. While very few organizations in my 25 NGO sample can boast a celebrity or elite high net-worth individual (HNWI) as a founder, I found that a far more nuanced view on wealth and elitism in the NGO sector was necessary when it came to effective crowdfunding. 14 of 25 NGOs I interviewed had founders or fundraising directors that fell into one of the following categories: 1) independently wealthy men who have now focused their efforts on philanthropic work, 2) wives of independently wealthy men who either founded or played significant fundraising roles in NGOs, or 3) independently wealthy men who continued to work in their high-paying professions in addition to their NGO position. I define ‘wealthy’ here not in the HNWI connotation of millionaires and billionaires, but rather the more ‘everyday’ rich: lawyers, high-level consultants, investment bankers, and corporate executives. I found the frequency of these wealthy individuals in positions of NGO power—56% of my total sample— worth noting, as it further feeds back into my earlier reflection that Indian philanthropy is a more upper- and middle-class undertaking than charitable giving.

As many of these 14 NGOs and the crowdfunding platforms reported, often their well-connected founders and fundraising directors mobilize their immediate contacts during campaigns— essentially converting them into financial resources. As one NGO founder told me, “I don’t like to ask our personal contacts for money very often, but I would be a fool not to once in a while. My husband and I have friends donating tens of thousands of Rupees every

year to temples and universities, they can certainly spare a few thousand for my NGO as well.” In this sense, the wealthy founder is financializing her intimate relationships by turning social capital into financial capital in the form of donations. While this leveraging of personal networks for donations is certainly not a new practice— the NGO founder above noted that she has been doing this for many years— the technological tools afforded by crowdfunding platforms enable more extensive financialization of social relationships than what was possible previously. In this sense, while the practice itself is not new, the digital advancements allow NGO staff to accomplish this financialization of social relationships in novel ways.

However, as will be discussed in Chapter 9, donor fatigue is a serious dilemma for many small and mid-sized NGOs, and continuously recruiting funds from the same group of donors can deplete— rather than enhance— both financial and social capital of key NGO staff. In order to compensate for the potential depletion of capital, individual staff at NGOs must also serve as fundraising ‘brokers’, constantly seeking new networks to bridge connections. The intimate connection between the wealthy founders and their network is key here. While NGO staff generally must maintain “...a complex and wide-ranging set of relationships between supporters...” (Fechter, 2018: 6), personal connections between leaders and their networks outside of philanthropic spaces are equally fruitful for fundraising. This practice fits into existing cultural realities as well. As noted in the Chapter 6, various respondents reflected that wealthy donors enjoy being seen publicly as altruistic and benevolent patrons of social causes. This also links to the competitive giving described earlier. As one wealthy NGO director told me, “Sometimes with friends who I know have money to spare, I’ll give them a little nudge. During a crowdfunding campaign, I’ll tell them ‘You know, that friend of ours already donated 1 lakh.’ So I plant the seed that other people we know are already supporting us. Usually it works pretty well!” While crowdfunding platforms do not display individual donation amounts on their fundraising pages, this NGO director demonstrates how brokering donations through her own connection with a friend can further capitalize on their mutual relationship with a third person.

These brokering relationships facilitated by the wealthy founders play out even more clearly when the NGOs in question are using various crowdfunding platforms. The idea of double brokerage becomes relevant here again. While definitions primarily focus on the human iterations of double brokerage, my research has found that crowdfunding takes a socio-technical form by blending human and non-human elements. NGO leaders capitalize on the social stage of brokerage by leveraging their personal relationships; the platform then acts as the non-human, technical second level of brokerage, providing digital assistance for the donations themselves. These socio-technical entanglements of double brokerage in crowdfunding were particularly visible when NGOs explained their use of GlobalGiving. As previously established, the 22 NGOs in my sample that use crowdfunding platforms used GlobalGiving for their foreign donors predominantly based in the US and UK. In addition to the respective tax benefits offered to Western-based donors, there seems to be a general perception among Indian NGOs that foreign platforms like GlobalGiving are inherently more useful for their purposes than domestic ones. As one NGO director told me,

“Yes, GlobalGiving has a higher fee than other platforms, it’s lower now but still a significant cut of the donation. But it allows us to give tax benefits to our donors in the US, most of whom are affluent personal contacts of mine or my husband. Usually these people would give us cash donations when they come to India once or twice per year. Now they can donate online any time from their homes or even their cell phones and we can say they will get the tax benefit. It’s very good for maintaining them as donors for the future.”

While I have argued in the previous chapter that crowdfunding platforms are themselves brokers between individual donors and NGOs, in this case the GlobalGiving platform further creates a space for well-connected NGO staff to broker donations from their personal networks abroad. This socio-technical double brokerage further emphasizes the use of intimate relationships as social capital in crowdfunding— NGO founders seek to strengthen their donors’ desire to continue supporting the organization by sweetening the deal with foreign tax benefits and seamless digital transactions. In this case, from the perspective of the staff members I spoke with, GlobalGiving serves to increase the social capital— and likely

the financial capital via continued donations— of the NGO through socio-technical brokerage. Furthermore, the technological affordances of platforms like GlobalGiving serve as the brokering agent between actors. But once again, by fetishizing these interfaces (Harvey, 2003) and ascribing them near-human affordances, platforms are masking the human labor that underpins the nurturing and activating of interpersonal connections involved in individual donations.

Interestingly, as compared to GlobalGiving, Indian platforms were not as consistently seen as a vessel for increasing the social or financial capital of an organization. One NGO manager attributed this issue to a combination of fees from the for-profit platforms coupled with the more arduous process of online financial transactions in India versus the West. They said, “Donating online is not as easy here as it is in the US or UK. It’s getting better with the use of services like PayTM, but you still have to use an OTP password and you still have a lot of transaction failures. When you couple that with a 3% or 5% donation fee, you can often end up with many frustrated donors, particularly when those donors could likely be giving the NGO the money directly.” Considering that the Indian public already has an established apprehension about the fiscal transparency of NGOs, these compounded issues often create difficult obstacles for Indian platforms. To combat these concerns, crowdfunding platforms promote themselves as service providers, coaching NGOs on donor management, marketing, and digital media. By maintaining that they can help NGOs better foster and nurture their existing relationships with donors, platforms outfit themselves as facilitators of skills capital rather than the simple social or financial capital that NGO founders can broker independently.

Digital relationship management— or donor management as it is referred to in the NGO sector— is a technical skill that must be both cultivated and consistently improved upon, and is not currently possessed by staff at many Indian NGOs. As one Indian platform founder told me, “NGO staff are usually aware that they should be better about managing their individual donors—I would say 80-90% of the time they know that there are digital tools available to help them do these things. Our job is to make sure they realize that managing these relationships is a skill they absolutely must have if they want to improve their individual

donations.” Digital skills development more generally has been heavily promoted in a variety of Indian professional spaces. As Schwittay writes, “Acquiring computer skills is seen as crucial to joining this national destiny, and there are large numbers of private schools training young people in marketable and commercial computer skills” (2011: 350). Crowdfunding platforms take digital skills development a step further by pitching to NGOs the idea of recreating the intimacy of interpersonal relationships with donors in an online space.

The recreation or mediation of in-person relationships through digital means is not a concept limited to the aid sector. Mirca Madianou writes about Filipino migrants in the United Kingdom, detailing how constant digital connection via ‘smart’ devices allows people to feel consistently linked to those thousands of miles away. She describes this as the ‘ambient co-presence’ of modern media connectivity where “... the peripheral, yet intense awareness of distant others [is] made possible through affordances of ubiquitous media environments” (Madianou, 2016: 183). Through research with UK-based Filipinos and their transnational families, she explores how various forms of digital technology, from social media ‘news-feeds’ to portable internet-enabled devices, create an ‘always-online’ culture of connectivity and peripheral awareness. Connecting these ideas to crowdfunding, platforms aim to leverage the current always-online culture and recreate the intimacy of giving in an online space. This is why all of the platforms I researched encouraged NGOs to regularly send donors email updates and post consistent content on social media, ensuring that donors feel constantly connected— even if only digitally— to the projects they support. Chapters 8 and 9 on digital communications and peer-to-peer giving will further explore the actual models and tools platforms encourage NGOs to use in order to further solidify these bonds. However, the next and final section of this chapter explores how strong digital marketing practices, through branding and improving an organization’s online presence, can ensure trust and strengthen donor relationships for NGOs.

7.4: Marketing Social Capital: How Good Marketing Can Improve Trust in Your NGO

Although the previous section focused on personal relationships as the foundation for strong individual fundraising, oftentimes successful modern NGOs must also use all of the digital tools at their disposal to maintain public trust in their organization. In addition to the legal requirements of mandatory financial reporting and transparency, attracting and maintaining individual donors now requires strong online marketing to keep them engaged with the NGO's work and build trust. As noted through Madianou's (2016) findings on strengthened relationships as a result of ever-present online 'presence', individuals experience heightened levels of connectivity— both positive and negative— through the constant interaction with digital devices. NGOs have begun to understand this culture of 'ambient co-presence' and must also establish a consistent online image of themselves as honest, trustworthy, and connected with their audience. I begin this section by discussing a small user experience (UX) focus group I ran on the LetzChange platform, where I observed 5 individuals completing a donation from start to finish. This focus group resulted in many fascinating findings regarding digital marketing and branding, both on the part of the platform and the NGO partners. The second half of this section explores how Indian platforms and their NGO partners view digital marketing, and the positive results they associate with good online presence. These observations will be immediately followed up in Chapter 8 on the NGOs' relationship with social media.

Notions of trust-building and intimate connections through digital marketing played out clearly during my small UX focus group on the LetzChange platform. In May 2018, I invited 5 of my personal contacts to make a 500 Rs donation (which I provided) to an NGO on the platform. I asked them to visit the LetzChange website, either on their laptop or mobile phone, and verbally walk me through their process from the landing page all the way to their donation confirmation text message. As described in Chapter 5, LetzChange is a platform that features a 'post-development' (Chouliaraki, 2012) marketing approach, with bright colors and Claymation on their landing pages in lieu of photographs. They also do not take any fees from the donation itself. Below I describe and analyze the experiences of three of my participants.

Pooja¹⁹, a 31-year-old marketing manager, had never heard of LetzChange prior to the UX focus group. When I asked her to describe her initial impressions of the platform, she reflected, “I really liked the colors and the animation. I see so many NGO webpages in India that all have a similar appeal, so it was fun to see something different here. My eyes also went to the banner at the bottom of the homepage which shows people who have donated, how recently, and how much. It makes them seem more legitimate.” Pooja’s early feedback highlighted the importance of attractive digital design and marketing focused on trust. The aesthetic appeal of a ‘fun’ and whimsical website drew her in due to its difference from other Indian humanitarian appeals. After this initial hook, Pooja saw the recent donations banner which provided her with a feeling of LetzChange’s transparency and legitimacy—two ideas discussed in Section II.

Rebecca, a Canadian expat living in Delhi, had similar initial impressions. She also enjoyed the inviting optics of LetzChange’s playful Claymation graphics and reflected that the donations banner legitimized both the platform and their NGO partners for her. After some deliberation on various NGO fundraising pages, Rebecca decided on a project focused on sea turtle survival in Odisha. Though she is an avid supporter of animal welfare, Rebecca was not impressed with the digital marketing of the project itself. She noted, “I love sea turtles and they are so endangered in India that I really want to donate to this organization. But their video is not very good quality. They have spelling errors in the captions and the images are very poor. But they seem to have a great mission and really need the help for this project, so I’ll go for it.” Rebecca’s case was quite fascinating, particularly as she described her internal debate between supporting a cause she deeply cared about versus her apprehension regarding the unprofessional quality of the NGO’s fundraising page. In this instance, poor quality digital marketing from the organization was nearly enough to discourage Rebecca from donating to the project, though her passion for the sea turtles proved stronger than her reservations. She admitted that had she been less enthusiastic about the cause, she likely would have chosen a different project to support. This further emphasizes the need for well-

¹⁹ All names have been changed.

placed and visually appealing digital marketing from NGOs, particularly those who are hoping to attract new donors by joining a crowdfunding platform.

Vijay, an entrepreneur from Mumbai, particularly liked LetzChange's transparency features, noting that it was very easy to see not only which NGOs LetzChange partnered with, but also who their corporate partners are. He said, "I like seeing their corporate partners listed here upfront, that adds to the trust factor for me. Anytime I'm looking at donating somewhere, I want to know who else they are working with to see if I recognize any names. Plus, they are not charging any fees, also a huge plus. I rarely see that on these middle-man platforms." Vijay's comments confirmed a major concern of many Indian NGOs— that the fees charged by for-profit platforms may be off-putting to potential donors. It was also interesting to note his immediate search of LetzChange's corporate partners, openly stating that he trusts an organization more if they are partnered with, or rather vetted by, other brands he personally recognizes. This emphasizes that despite the fact that I put these UX participants in this focus group 'randomly'— none of them had any prior experience using LetzChange—the ways in which individuals make donations online is far from random. Even in a completely new digital experience, all five participants in my focus group immediately sought out ways to confirm legitimacy and establish trust both with the platform and the individual NGOs they chose to support. This desire to instantly form bonds with the cause as well as the digital space around it further serves to bring out the intimacy of the technologies involved in the crowdfunding space.

It is therefore perhaps unsurprising that crowdfunding platforms strongly advocate for NGOs to improve their digital presence particularly around marketing and branding. Not only is a better online presence for their partners likely to be more lucrative for the platforms themselves, it also serves to foster deeper connections between the organization and their donor bases. As one Indian platform manager told me,

"Sometimes NGOs come to us and say 'how come we haven't gotten any new donors since joining your platform?' We take a look at their fundraising pages and see that they haven't made any investment in building a digital

relationship with their audience. They have poor quality images, they haven't sent regular updates to their existing donors, and the project pages are not written in an inviting way. We give these organizations more individualized attention. They likely don't understand that sending out a blanket fundraising email every six months is not enough to keep donors engaged. The bottom line is that if an organization doesn't know the value of good online content and digital marketing, they will not raise money online. No question."

This practice of creating tailored, well-cultivated online fundraising appeals may seem to favor organizations with stronger digital capacity and further exacerbate the digital inequalities that were introduced in Chapter 6. However, one platform manager sought to assure me that even low-connectivity organizations can successfully create good digital branding practices through personal touches and intimate appeals. They described one fundraising campaign where a small NGO based in the Himalayan Mountains successfully raised more than 6 lakhs rupees (approximately \$8500 USD) in one month, largely due to successful digital marketing. They said,

"During the campaign, this NGO would post once per day on their various social media, but they would use a different story or photo from their projects. It wasn't simply a call for funds everyday but an approach based on building connections between the projects and their audience. On top of that they would send targeted emails to a set of donors they'd choose every day. So rather than blanket emailing all of the donors, they would hand-select certain individuals to email with certain appeals. And they did so well!"

Of course, in this instance the argument can be made that a significant amount of time and staff capacity was utilized in the invisible labor of creating such a successfully marketed digital campaign. However, it was clear that the platform manager was making the case for building relationships through targeted and connected online marketing appeals, a practice that has often led to fruitful results in crowdfunding. Given the ease with which individuals can now connect via the Internet, digital tools like social media, websites, and email create

an online space for NGOs to foster these relationships with donors they would not have accessed otherwise.

To conclude this chapter, I continue to emphasize the importance of digital marketing skills and efforts for an NGO's success in raising funds online. Between the reflections from platform staff and the results of my UX focus group, it is clear that an appealing and engaging online interface is key not only to attracting donors, but also to establishing intimate bonds of trust and transparency. While I acknowledge that my UX focus group was small and only featured young professionals, it did demonstrate that many of the practices, cultural norms, and concerns of both platforms and NGOs discussed throughout this chapter do play out when individuals make donations online. The persistent necessity for platforms and NGOs to cultivate and maintain strong relationships with their donors remains critical. Good digital marketing is essential to improving trust and forming deeper connections between donors and the projects. In the following chapter, I analyze specific practices in digital communications and social media, with a focus on how these new mediums provide certain benefits and hindrances to NGOs and platforms alike.

Chapter 8: Digitally Divided Fundraising: Is Social Media Really a Great Equalizer?

While the previous chapter unpacked many of the sociocultural factors around Indian individual giving and crowdfunding, this chapter focuses more exclusively on the effects of digital engagement and communications on local NGO fundraising. By examining the closely interwoven relationship between crowdfunding and social media engagement, I explore the role of social media in Indian NGO fundraising. While social media is not best suited to running continuous fundraising campaigns due to user exhaustion, an active presence on platforms like Facebook, Twitter, Instagram, and LinkedIn is essential for an NGO to build visibility, engage with their supporters, and keep their audience updated on programs. Mirca Madianou confirms this practice when writing that social media “...can have implications for the visibility of social causes and campaigns— bringing to light situations that might have previously been concealed...” (2013: 250). This chapter explores how social media serves NGOs as a tool for visibility and relationship-building, and examines how crowdfunding platforms are training their local partners on digital engagement best practices. It then explores the implications of the increased need for social media presence that NGOs currently face, and how the digital inequalities discussed in previous chapters become even more prominent in this context. For the purposes of this chapter, I largely engage with Facebook and Twitter— rather than other social media platforms like Instagram, Snapchat, YouTube, and LinkedIn— as they are the two most commonly used by Indian NGOs. WhatsApp, the free cross-platform messaging application (app) now owned by Facebook, is also enormously popular in India. However, I reserve that analysis for Chapter 9 on peer-to-peer fundraising models.

I begin this chapter by discussing the role of social media in increasing an NGO’s digital and social capital. This leads into an exploration of the best uses of social media for NGOs, considering that fundraising is not always the primary objective. I then analyze the Indian crowdfunding platforms’ perspectives on social media, starting with the specific coaching and training Indian platforms provide their local partners on digital branding and

engagement. I particularly look at LetzChange's 'social media pack', a tool they provide to each NGO on their platform during targeted campaigns. The second half of this chapter investigates the implications of digital inequalities for an NGO's capacity for social media engagement, highlighting a well-resourced NGO that successfully uses social media campaigning. I conclude this chapter by looking at topical divides in causes that 'sell' better than others in digital spaces. For this section I highlight the example of a very well-funded health NGO that has struggled to raise money on crowdfunding platforms. Through this short case study, I demonstrate the crucial importance of relationship-building for individual giving, leading into Chapter 9 on peer-to-peer giving models being used effectively in crowdfunding.

8.1: NGOs and Digital Engagement

Social media campaigning for humanitarian and charitable causes has seen an enormous rise over the last decade, starting out with simple awareness-raising and leading to various social media sites developing their own fundraising tools. This increase in social media presence by development actors has been noted by numerous authors. Several point to the 2010 earthquake in Haiti or the controversial *Kony 2012* campaign by the American charity Invisible Children as key turning points in the now wide-scale use of social media in fundraising and awareness campaigns (Madianou, 2013). More recently, as Deirdre McKay and Padmapani Perez note, social media continues to be key for NGOs in humanitarian recovery efforts and in brokering citizen aid (2019). This rise of social media's influence in the development sector is adeptly described by Nathian Rodriguez, who writes, "The use of the Internet and social networking has helped propel the visibility and representations of social movements to broader audience... publics of organizations tend to like, share, and communicate the messages they encounter online" (2016: 324). The notion of audience is also discussed by Jonathan Ong and Clarissa David. They note that more traditional forms of media such as television coverage of causes or 'distant suffering' often take on a "...Western-centric and middle-class conception..." (2014: 180). By contrast social media platforms like Facebook and Twitter offer more localized narratives, allowing for expedited dissemination

of information and first-hand information from those who are witnesses to or affected by an issue (David et al, 2016).

Facebook in particular has worked hard to brand themselves as the go-to site for social causes, both for awareness-raising and fundraising. In 2007, Facebook introduced a ‘Causes’ feature on their platform where users can subscribe to various social issues for regular updates. Furthermore, they have recently created their own crowdfunding feature where users can fundraise for a particular charity via their Facebook page, a trend that has become popular around birthdays. ‘Fundraisers’ has even been added to their homepage under the ‘Explore’ tab— as seen in Figure 1 below— so any user can easily access the service. After clicking the fundraising icon, the user is brought to the ‘Fundraisers’ landing page (Figure 2). Here they have the option to choose from any number of existing fundraisers their ‘Facebook friends’ are conducting on the left-hand sidebar or opt to create their own fundraiser for either non-profit or personal causes. On the right-hand side bar, users have the option of donating to causes by issue areas like ‘crisis relief’, ‘education’, and ‘environment’ similar to crowdfunding platforms.

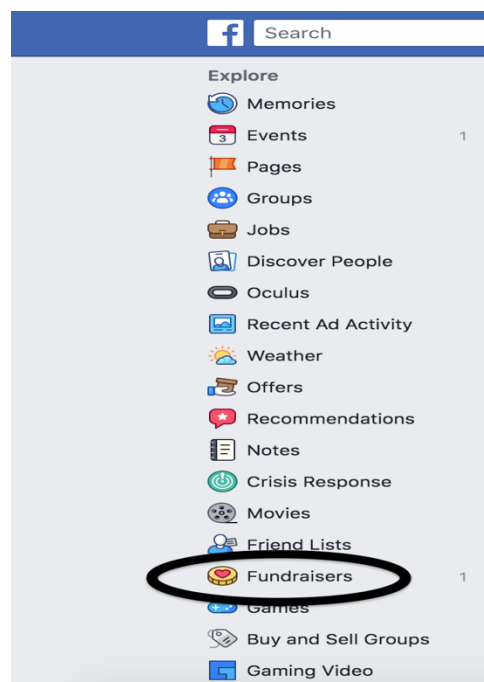


Figure 14: Image taken from my personal Facebook page on 3 July, 2019.

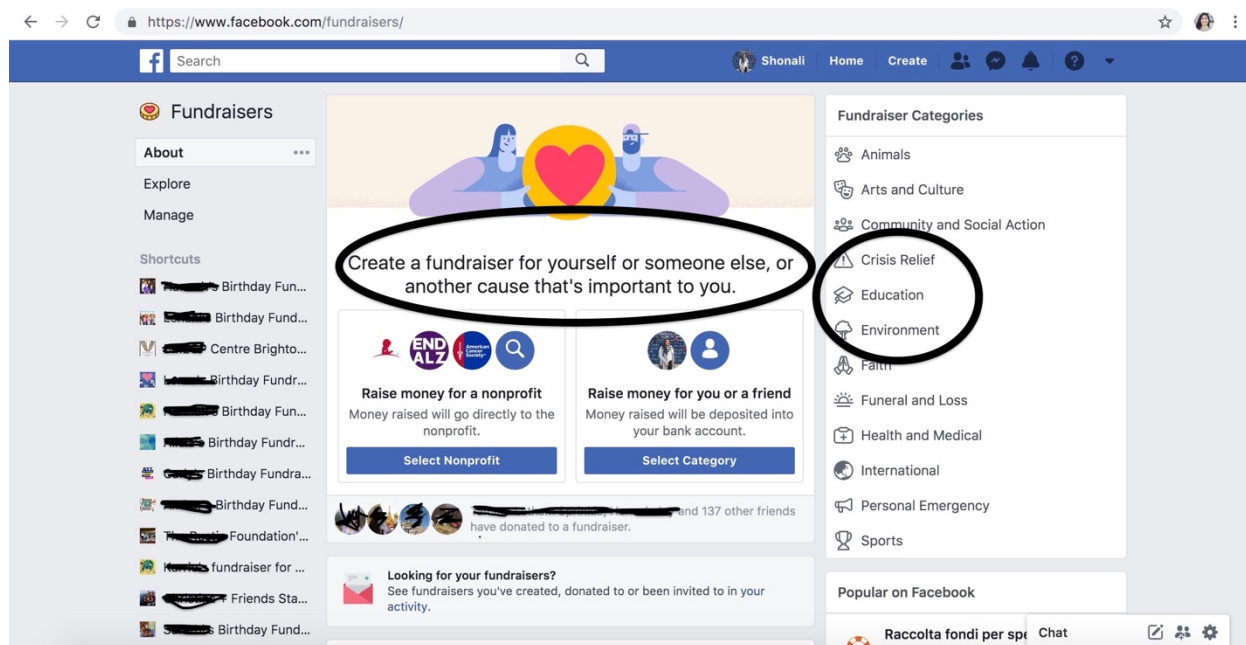


Figure 15: Image taken from my personal Facebook page on 3 July, 2019. All names and profile photos are obscured.

While this practice of individuals creating personal fundraising pages on social media fits firmly into the peer-to-peer giving model that will be discussed in the next chapter, this section will focus on the complicated relationship NGOs have with fundraising via social media.

As mentioned earlier, while working for GlobalGiving in 2012 and training their NGO partners in several countries on how best to use social media, I often encouraged organizations not to use their Facebook and Twitter pages simply for fundraising calls. Rather, I advised them that social media pages should be used as a medium for sharing news about the NGO, telling engaging stories, and connecting with supporters. As my former manager often said, “People don’t just wake up in the morning looking to give... we need to convince them without constantly asking them for money.” Despite the enormous popularity of social media in India, Indian platforms similarly advocate for a more restrained use of fundraising calls on social media from their partners. As one manager told me,

“I would say that as a general rule, most NGOs are very bad on social media. They don’t really understand that their social media pages are not simply for

raising funds. Your supporters want to see nice images from your program sites, and some updates about the projects. So if the NGO puts out constant fundraising calls and they don't get any money from that, they get frustrated because they don't understand what's not working. But we know that just because you don't get a lot of donations from social media, it shouldn't mean that you don't try to have a very good social media presence— we can't just stop doing social media in this day and age. I don't think donations come from social media overall, but I also can anticipate if the NGOs stopped using social media, some donations might go down.”

A number of points come to light from the response above. The first revolves around the general purpose of social media not being for charitable giving. As opposed to crowdfunding platforms, where individuals go to the sites specifically looking for causes to support, social media users are looking to connect with their friends and share their own personal updates. As one Indian platform director indicated, “When I go on social media, donations aren't even on my mind. So you as the NGO have to bridge the gap between why people get on social media and the donation.” As noted in Chapter 5, Indian platforms do not have the same focus on story-telling as international platforms like GlobalGiving. However, when discussing how an NGO should be cultivating a strong social media presence, Indian platforms agreed that sharing compelling stories helps facilitate the connection between why individuals log into social media and a potential donation.

The second point from the quote above relates to these forms of story-telling. Individual social media users most often sign onto their social media accounts to see stories about those in their network. Recent literature has also acknowledged the important role stories play in connecting fundraisers with their potential donors. As I mentioned in Chapter 4, Schwittay's research with lending platform Kiva tackles the crucial role of stories in compelling potential donors. She writes, “Stories are also the currency in which lenders are paid, thereby becoming transformed into a kind of narrative capital” (2014: 55). While Kiva's work as a lending platform differs from the donation-only crowdfunding platforms I studied, the idea of using stories, particularly on social media, to accumulate narrative capital applies to the

NGOs I researched as well. For these organizations, narrative capital comes in the form of increased digital engagement the NGOs are able to generate as a result of sharing stories. From the perspective of crowdfunding platforms, the more appealing an NGO's stories are, the more engagement the posts will receive, thereby increasing the organization's digital social capital (McKay and Perez, 2019).

When transferring storytelling to the arena of social media, a third point from the quote used above comes into play: understanding the best uses of social media. In that platform manager's opinion, Indian NGOs generally do not understand the nuances of social media platforms, particularly how different platforms highlight various aspects of the content shared. Schwittay's notion of using the stories as 'currency' weaves its way back in to this idea. A team leader at GlobalGiving in 2012 used to note that different forms of social media have their own 'currencies'— their primary driver of user interaction. For Twitter, that currency historically is links; the platform's formerly 140 (now 280) character limit often necessitates that a story be engagingly summarized, with the option of reading more after clicking the included link. For platforms like Facebook and Instagram, the currency is photos, a medium that has been heavily discussed by many international development authors. Nandita Dogra in particular writes about visual representations, noting that all informants in her research with international NGOs mentioned the prominent importance of images. She writes, "Broadly speaking, imagery was recognized as very 'powerful' and seen to be significant in itself, implying the great responsibility INGOs have in communicating with audiences visually. It was also seen as an instrument to generate interest..." (2013: 126). Dogra's book was published in 2013, as local NGOs were just beginning to widely use social media to share their stories. It is important to note that the majority of Indian NGOs I researched reported believing that good quality photos are important for marketing purposes. However, when asked what materials they share on their various social media profiles, less than 15% understood that different content— or 'currencies'— should be featured on different pages, and most shared the same photos and text on their Facebook, Twitter, and Instagram accounts.

Given the current trend of people scrolling through their newsfeeds and timelines on mobile devices, NGOs must post imagery that is both appealing and compelling enough to give users long enough pause to read the details. If a post is captivating enough, users will ‘like’ and share it. This type of engagement functions as narrative capital, drawing broader attention to the content shared. Crowdfunding platforms I researched often stressed that it is crucial for NGO staff to realize that ‘liking’ and sharing an organization’s posts can be beneficial in ways that are not necessarily financial or immediate. During a ‘social media for non-profits’ workshop I attended in 2012, we were shown a diagram of an inverted three-tier pyramid that I’ve recreated below in Figure 16. The large top tier of the pyramid is ‘viewership’, reflecting that the majority of the interaction a post will gain will come from views. The second tier, ‘engagement’, reflects that a small portion of users who see the post will engage with it, by ‘reacting’ to it, commenting on it, or sharing it to their own pages. This engagement leads to more views, seeing as Facebook and Twitter’s visibility algorithms reward posts that have high engagement. The final, smallest tier of the pyramid is donations, demonstrating that only a small percentage of those who see and even engage with a post will actually give money to the NGO.

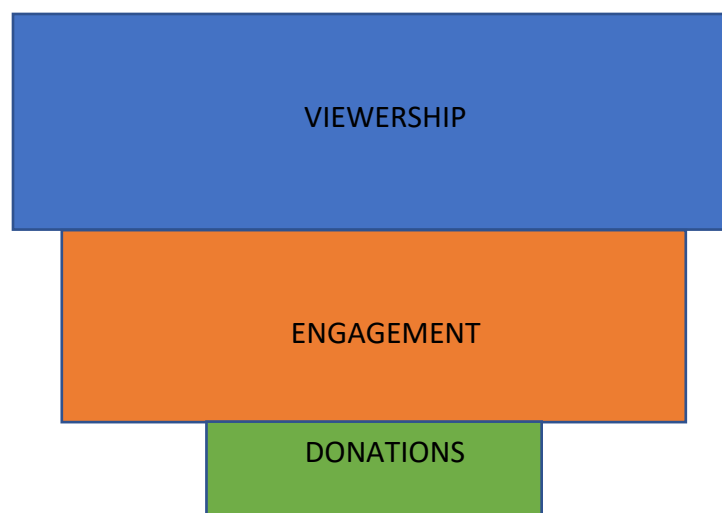


Figure 16

As indicated by the platform manager’s quote from earlier in the section, NGOs should not be discouraged from maintaining an active and coherent social media presence despite the low turnover of donations. As they said, a lack of social media engagement from the NGO

might actually deter potential donors, if for no other reason than because social media usage algorithms punish organizations for not posting often by lowering their visibility. Furthermore, it has been documented through GlobalGiving's user experience (UX) research that potential donors really do look through an organization's social media history. One GlobalGiving director discussed with me the results of a particular UX study they recently conducted:

"We've done a lot of user research into general giving habits. We have paid participants who've never heard of us before recording their screens while on our platform. We say 'we want you to make a donation, so go to our site and do what you would do normally'. About 80% of users will go to Google and type in the name GlobalGiving. And then they'll scan the page of results. If they see a social media channel, they'll click on it and they'll see how recently we've posted and how active we are on that site. They may not necessarily interact with the post at all or engage with it, but they've got it open on one tab, and then they go back to the search results and say 'OK, this looks real and updated and interesting'. And that is how you create trust online, by having an active online presence. If an NGO has got really out of date posts, it's a red flag for potential donors. So having the social channels provides social proof. Even if the post itself doesn't win over a donor, it proves to them that you are legitimate."

Crowdfunding platforms use this type of UX data to encourage their NGO partners to maintain an active social media presence to prove their legitimacy to potential donors. While this relationship between a high quality digital presence and better engagement seems very straight forward to these platforms that operate exclusively in digital spaces, local NGO partners often find the consistent need for social media updates to be a burden. In these cases, the platforms use UX results to reinforce the need for digital engagement, particularly data reflected in the GlobalGiving quote above which demonstrates that donors check an NGO's social media pages to verify authenticity. These digital verifications do not necessarily supersede what I call the 'intimate verifications' of personal recommendations, which will

be discussed more extensively in the next chapter. However, they do give the donor an added layer of transparency and accountability. Further acknowledging that maintaining a strong social media presence can be arduous for thinly-resourced NGOs, all of the crowdfunding platforms I researched have produced various social media trainings to help NGOs, particularly with Facebook and Twitter. These training programs and packages, along with how platforms use them to help NGOs create a more transparent and engaging social media presence, are discussed in the next section.

8.2 Crowdfunding Platforms as Social Media Service Providers

As established in chapter 6, crowdfunding platforms view themselves as service providers for their NGO partners. This outlook serves multiple purposes, including as a justification for certain platforms like GlobalGiving, Impact Guru, and Ketto to charge fees on donations made via their sites. An important aspect of this service provision for their NGO partners is the intensive training that all of these platforms provide on social media and digital engagement. Each of the 6 platforms I researched mentioned a variety of support avenues they provide for their partners related to digital communications, including email outreach and website consultations in addition to social media training. For the Indian platforms in particular, all 4 mentioned providing their partners with social media and digital engagement ‘packs’. These packs varied slightly between platforms, but generally they included guides on how best to use social media and digital communications to keep their existing supporters engaged while also attracting a new audience. This section discusses the various services, trainings, and ‘packs’ the 4 Indian platforms I researched offered to their NGO partners, and how these provisions were received by the 22 NGOs in my sample that use crowdfunding.

Crowdfunding platforms usually offer a wide menu of digital training opportunities to their partner organizations; apart from the general raising of funds, such training is one of the main benefits NGOs mentioned to me about joining a platform. As one NGO’s fundraising coordinator told me, “The one-to-one consultations and sample documents are really useful. Most of our team come from a grants background, but what we’re learning is that using the same language and information from a grant application isn’t what our individual donors

want to hear online.” Crowdfunding platforms recognize the need for helping NGO staff transition from traditional grant-writing to digital fundraising. Since bettering an NGO’s digital brand will likely lead to increased donations via the platform, it is most certainly in a crowdfunding platform’s best interest to ensure that their partner NGOs are well-equipped to engage with their supporters digitally. Considering that crowdfunding platforms exist entirely online, it behooves them to train their partners on how to best market themselves and communicate their stories through their website, email campaigns, and social media. As one platform staff member said, “Of course it’s to our benefit if they improve in their digital engagement with donors and supporters. We are a digital platform! The better our NGO partner is at engaging with their supporters on social media and email, the more likely they will donate to the fundraiser.”

As several of the platforms noted to me on various occasions, there is a very saturated information and communications technologies (ICT) market in India and also a very saturated NGO market, but to a large extent they are not overlapping. From the perspective of staff at crowdfunding platforms, this means that there is a missing link where NGOs are not fully harnessing the potential of the growing digital resources at their disposal. One platform manager described this situation to me:

“Absolutely yes, the NGOs do need a lot of help. The digital marketing concept in India is not that great for non-profits. So NGOs come on our platform to get money from new donors. But we have to explain to them that the initial contact has to do with them getting in touch with their existing donors and volunteers. And to understand this and mobilize them, they need to have good online communications and a good social media presence. It’s the easiest and fastest way to reach a large number of people. This is where our trainings and communications packs come in.”

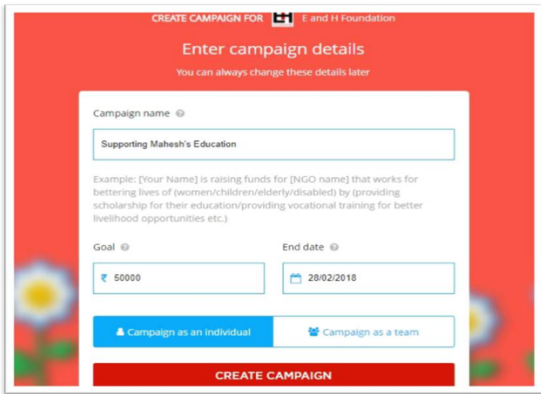
However, it is worth noting that while these platforms offer these services in an effort to aid NGOs in building a grassroots individual donor base, the mechanisms by which the trainings are implemented is inherently top-down in nature. This is due to platforms performing their

role as ‘experts’ in digital fundraising, delivering a service to those who are less experienced. While these trainings are most often useful for the NGO partners, they still come from a hierarchical standpoint, embodying a top-down view that an organization’s lack of digital fundraising prowess is simply a problem to be solved. This brings to light the interesting concept of ‘the afterlives of development’ whereby even new models of development practice, like crowdfunding, still inherently contain traces of those that came before. As Rudnyckyj and Schwittay write, “The afterlives of development, even though populated by a range of new actors, forms of expertise, and moral projects, remains animated by the spirit of previous development regimes” (2014: 8). This concept demonstrates how even in their desire to create interactive spaces that are different from traditional aid models, crowdfunding platforms do, at times, fall into the same trappings of top-down development.

Moving back to the logistics of the service provisions themselves, while Impact Guru and Ketto— the for-profit platforms hosting thousands of NGO fundraisers— had more streamlined approaches to their trainings, LetzChange and Small Change had a more personal, hands-on strategy. LetzChange shared one of their tailored social media packs with me, and with their permission I am including images from these documents below. As mentioned in previous chapters, LetzChange hosts an annual fundraising challenge on their platform, usually over the course of 4 to 6 weeks. In order to encourage their NGO partners to fully capitalize on this campaign, LetzChange staff create individualized fundraising and social media packs for each NGO. According to the documents they shared with me from March 2018, the pack includes 1) customized email templates, 2) a Facebook profile cover photo with caption, 3) a photo for actual Facebook posts with caption, 4) WhatsApp message templates, and 5) an individually coded donation ‘button’ that can be included on the NGOs website or any other digital communications as a direct link to the fundraising page. Perhaps most importantly, the pack also includes a ‘Step by Step Guide to The Fundraising Tool’ (Guide), an 18-page PowerPoint-presentation-style document that neatly takes their NGO partners through the various LetzChange processes from starting a fundraising campaign to converting existing donors into fundraisers. Below I have included a breakdown of each of these documents, starting with the Guide itself.

The LetzChange fundraising and social media pack includes the Guide with the assumption that many of their NGO partners have not, in their words, “fully unlocked their digital fundraising potential”. The LetzChange annual fundraising challenges, with their matching funds and bonus prizes, are often a time when NGOs who have not previously used crowdfunding services begin developing an online campaign. The Guide walks them through creating and executing a fundraising campaign on their platform from start to finish. Figure 17 below shows one of the opening slides in the Guide, which walks the NGO through creating a fundraising page on the LetzChange platform. As can be clearly seen, key crowdfunding aspects discussed in Section II— choosing a memorable title, setting manageable monetary goals, and creating a pressurized time frame— all feature prominently straight from the outset.

STARTING A FUNDRAISING CAMPAIGN



- Providing campaign details:
- Enter an appropriate ‘Campaign name’
- Set ‘Goal’ to define the amount you wish to raise
- Select the ‘End date’ to specify the duration of your campaign


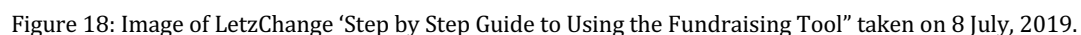
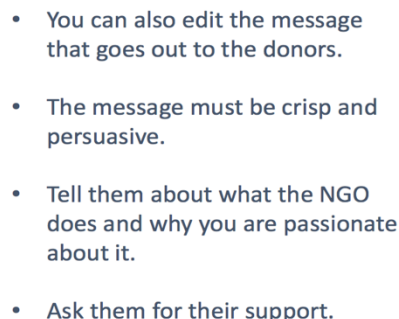


Figure 17: Image of LetzChange ‘Step by Step Guide to Using the Fundraising Tool’ taken on 8 July, 2019.

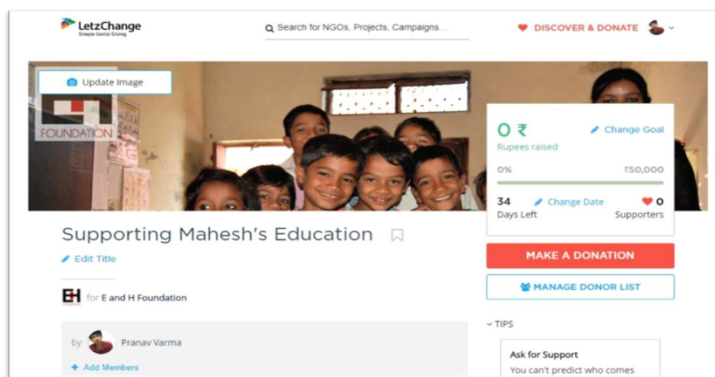
The Guide goes on to explain how the NGO staff should detail their projects in the ‘description’ sections of the fundraising page. As seen below in Figure 18, LetzChange directs NGOs to make sure their project descriptions are “crisp and persuasive” with the organizers explaining why they are so passionate about the particular cause to prospective donors. This further emphasizes aspects of successful crowdfunding discussed in Section II, but ties into

STARTING A FUNDRAISING CAMPAIGN



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STARTING A FUNDRAISING CAMPAIGN



This is how your campaign would look like

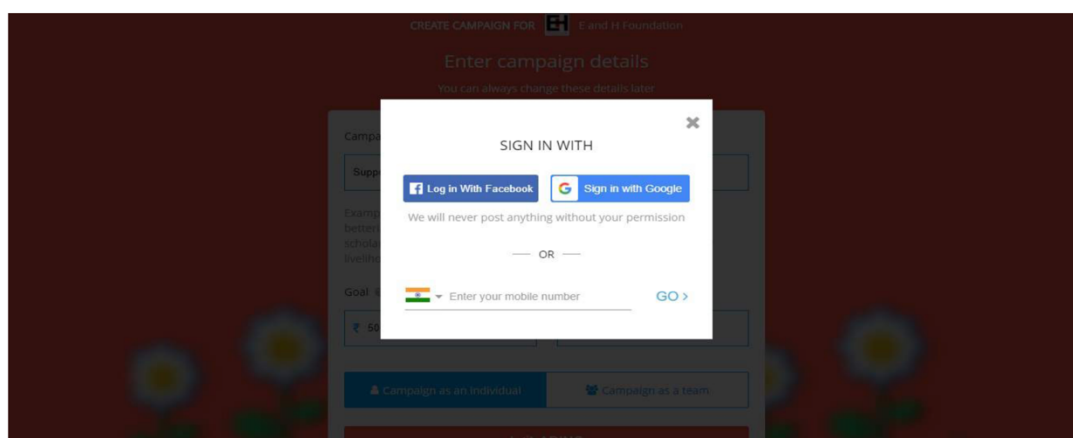
- Once the campaign is launched, work to create your profile
- You can upload an image of your NGO or project as cover



Figure 19: Image of LetzChange 'Step by Step Guide to Using the Fundraising Tool' taken on 8 July, 2019.

In order to facilitate 'sharing' the fundraising campaign widely, LetzChange pages can plug directly into an NGO or individual's email account or Facebook profile, as evidenced here in Figure 20.

STARTING A FUNDRAISING CAMPAIGN



- 'SIGN IN' with your account to get your campaign running

Figure 20: Image of LetzChange 'Step by Step Guide to Using the Fundraising Tool' taken on 8 July, 2019.

The next steps in the Guide involve showing partner NGOs how to best share the fundraising campaign on social media. Although the platforms were honest with me about social media not always being the best choice for fundraising campaigns, it interested me to see how they pitched this fact to their NGO partners. As Figure 21 below demonstrates, the three major platforms encouraged by LetzChange are Facebook, Twitter, and professional development site LinkedIn. They promoted the ‘power of share’ as being invaluable to a project, explaining how posting on social media about a project will help reach more potential supporters. The slide further alludes to a project’s ‘impact’ being ‘spoken’ about, demonstrating again that the NGO’s pay-off for successful social media promotion is not always financial, but often in its narrative capital the form of increased engagement and digital reach. This strategy is supported by on-the-ground realities reflected in McKay and Perez’s research in the Philippines in the aftermath of Typhoon Haiyan. They discuss the experiences of Cheryl, a participant who promoted citizen aid projects administered by a local company on social media. They noted, “Cheryl explained: ‘even if someone can’t donate, their likes, their shares, and their comments— It helps. I mean, just the way the algorithms of Facebook are made, every like, every share kind of spreads it further and further’” (McKay and Perez, 2019: 10). These social media algorithms, which rank viewership based on the amount of ‘attention’ paid to a particular post— thereby boosting both the posts narrative capital and digital social capital— are critical to helping an NGO gain viewership for their content.

SHARING



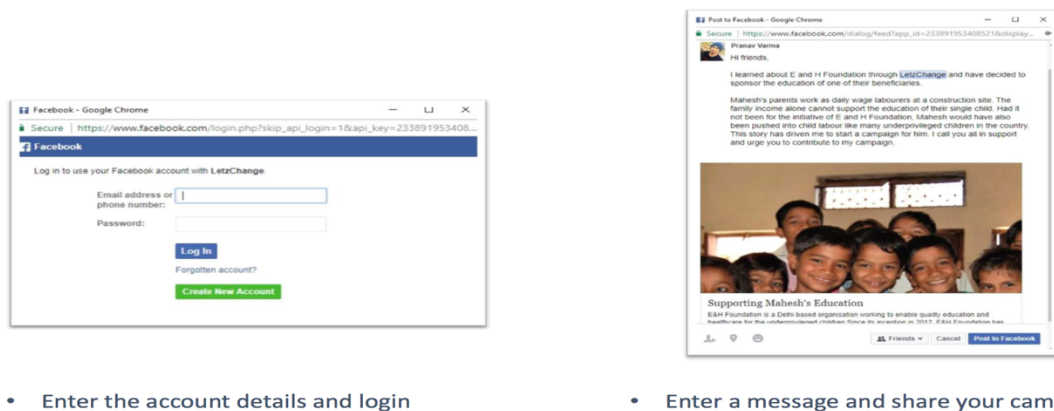
- The power of a 'share' is invaluable! Share your campaign on social media to reach more potential supporters
- It's not just about the effort being made, but also the impact generated that needs to be spoken about



Figure 21: Image of LetzChange 'Step by Step Guide to Using the Fundraising Tool' taken on 8 July, 2019.

Figure 22 from the Guide below walks the NGO through creating a Facebook post to promote their LetzChange campaign. It details how the post should include the direct link to the fundraiser page and specific engaging text to draw followers or 'friends' to read the full caption and consider clicking on the link. The photo used in the fundraising page is key because it becomes the default image on the Facebook or Twitter post itself. This product feature is important to note here as it becomes critical in the following section on digital inequalities, where I illustrate a case when poor-quality imagery was likely to be detrimental to an organization's crowdfunding efforts. This highlights the pervasiveness of social media algorithms and the fact that NGO staff are constantly having to re-learn digital communications skills and update their institutional knowledge of social media best practice. Naturally this perennial cycle of digital re-learning favors organizations with a consistent level of digital and human resources, further exacerbating potential digital divides and inequalities between NGOs.

SHARING



- Enter the account details and login
- Enter a message and share your campaign

Figure 22: Image of LetzChange 'Step by Step Guide to Using the Fundraising Tool' taken on 8 July, 2019.

As mentioned earlier, the LetzChange fundraising and social media pack includes far more than the Guide. LetzChange goes so far as to actually craft individualized social media templates that each of their NGO partners can use for their campaign posts and emails. The images below were created specifically for the platform's 2018 Fundraising Challenge, which ran from 10 February to 30 March, 2018. Figure 23 below displays a template Facebook cover photo for a specific NGO (Bhumi) that features the key benefits of donating to that organization during the fundraising challenge including appreciation rewards, fundraising tools, and tax benefits. This photo comes with a sample caption which reads:

A campaign for happiness! Help us win exciting rewards by creating a campaign for us on LetzChange, during the LetzChange Fundraising Challenge '18. Click here to support: <https://letzchange.org/start-a-campaign/bhumi>.

This caption not only falls in line with existing development narratives discussed in previous chapters around the need for uplifting, positive messaging from NGOs, but also suits the more whimsical, playful design of the LetzChange platform. Coupled with the bright, colorful template below, the organizations in question can simply upload the photo as their Facebook cover image to instantly become part of the 'campaign for happiness' with little effort.

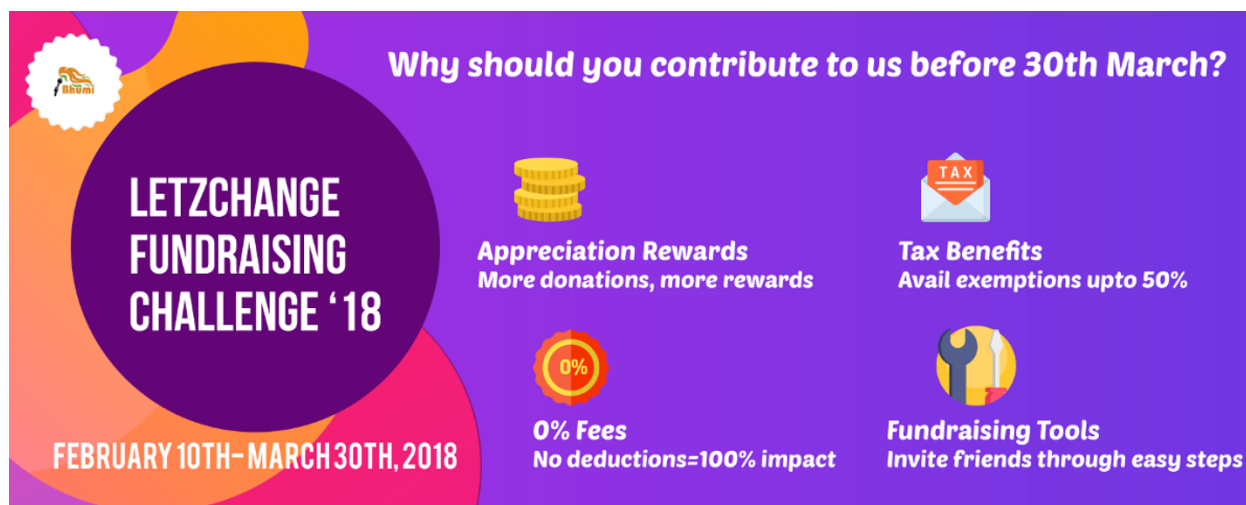


Figure 23: Image of LetzChange Facebook cover photo template for Bhumi taken on 8 July, 2019.

Further adding to the ease of social media promotion, LetzChange has also created an image (Figure 24 below) for any Facebook posts related to the Fundraising Challenge. The eye-catching bolded black and yellow design draws attention to the “LetzChange Fundraising Challenge” centered tagline. Like the cover photo above, this template Facebook post photo also includes a sample caption which reads:

“Don’t we always consult our friends before taking an important decision? It is this power of communicating through peers that can help us connect to more supporters.

As we gear up to participate in the LetzChange Fundraising Challenge '18, campaign for us and invite your friends to join our cause. Any contribution can take us closer to winning exciting rewards and escalating our network significantly. What’s more, every donation is liable for a tax exemption. Visit the link to start your campaign: <https://letzchange.org/start-a-campaign/bhumi>.”



Figure 24: Image of LetzChange Facebook post template for Bhumi taken on 8 July, 2019.

The photo above, like all of the social media pack's 'products', is already pre-formatted by LetzChange to have the specific NGO's logo. The caption can be copied and pasted verbatim or amended slightly to reflect information about specific projects the organization is campaigning for during the fundraising challenge. With this image and caption, LetzChange pushes the NGOs to foster a community around the Fundraising Challenge by encouraging them to recruit individual fundraisers. This practice— peer-to-peer fundraising— will be discussed in the next chapter, but is importantly noted here as social media functions not only as a promotion tool but a volunteer recruitment mechanism.

These description and images above serve to demonstrate the in-depth digital engagement services Indian platforms offer their partners in order to assist them in their online fundraising efforts. The numerous other features included in the packs such as WhatsApp and email templates will be discussed further in Chapter 9, as they relate more directly to peer-to-peer fundraising models. However, despite these services coupled with individual consultations with staff at the platforms, many organizations still struggle to raise funds

online. Most commonly, these issues involve staff constraints, digital inequalities, and limited donor capacity, each of which will be explored in the next section.

8.3: Digital Inequalities in an NGO's Social Media Performance

As established on numerous occasions, NGOs are continuously looking for new forms of funding. Crowdfunding platforms sell the idea that online fundraising from individual donor bases is a sustainable option for NGOs because it so heavily involves leveraging their existing networks and relationships. Social media promotion and outreach is a key aspect of this, even if the direct financial pay-off is not immediate or particularly large. As seen in the section above, platforms heavily assist NGOs with their digital outreach and promotion, understanding that these practices are both unfamiliar and at times unappealing to under-resourced local organizations. However, even with these additional resources and one-to-one support, many NGOs still have a difficult time with social media promotion. The following two sections explore two specific reasons for this difficulty: digital inequalities and topical biases. This section focuses on the realities of digital inequality that NGOs often face when promoting their projects online, particularly on social media. As established in chapters 3 and 6, digital inequalities in my research directly pertain to the types of technical resources NGOs can access. They further refer to the discrepancies in digital and technical skills exhibited by the NGO sector, with their use of crowdfunding platforms often highlighting this variation. I begin this section with analysis from the platforms and NGOs themselves about why these issues persist and how they aim to combat them going forward. I then go on to show two short case studies of how digital inequalities manifest themselves visually, using projects featured on LetzChange during the period of my research.

In order to join a crowdfunding platform, NGOs usually must have some online presence from the outset. All of the Indian crowdfunding platforms I interviewed encouraged their NGO partners to have a website at the very least; each of the 22 organizations I researched that use crowdfunding reported having a website plus one or more social media accounts and an email list of supporters. While international platforms like GlobalGiving have strict requirements for their NGO partners, including having a comprehensive website listing their

annual reports publicly, Indian platforms recognize that the majority of Indian NGOs do not have extensive digital capacities, if any. As one platform manager informed me, “Many NGOs need a little push to help get their fundraising efforts online. If they can’t send good emails to their donors, we give them a customized template. If they allow us, we can even send it to their donors for them. If they can’t come up with a newsletter design, we can help them with that, too.” This reinforces what I observed over the duration of my time in India: that all NGOs using a crowdfunding platform are in some way ‘online’— be that through a website, email campaigns, or social media— but only a select few of these organizations are really using digital engagement effectively. Digital inequalities, be they access or skill based, are a large reason for this. When I asked various platform staff why they believed many of their partners have such difficulty transitioning to fundraising online and social media promotion, the responses rarely included a lack of general willingness to change from the NGOs. One platform director discussed digital inequalities in the following way:

“It’s very easy to make a Facebook page for your NGO and invite your friends to follow you. But the challenge is that if you create a page, you want to build a community that’s loyal and stays with you in the long run. The NGOs often try out social media, they put in some initial effort but they don’t get new followers very easily. Getting a wider audience quickly is very tough—it requires a lot of time and work. We know that in this day and age a strong online presence is essential. But we understand it can be frustrating... they think ‘we’ve got 500 followers, why doesn’t that translate to many donations?’ So we try to hand-hold them with our packs and services, we host these various campaigns and challenges to get them enthused about social media networking and online fundraising. But the bottom line is that there is a certain level of digital capacity necessary for the organization to succeed in crowdfunding, even after we’ve done all we can. They have to really put in the effort from their end as well.”

Despite this abundance of services from the platforms, all of them free of charge for existing NGO partners, an organization may still have limited success promoting their projects online

even after the training. Given the feedback I received from the NGOs, this is both challenging and discouraging for the majority of them. As one NGO manager in Delhi noted to me “Yes, of course we are on Facebook and Twitter. Most charities are there on those sites. But we don’t get much out of it, so we don’t dedicate much effort there. Usually our interns help with those things.” This manager highlights a crucial point about who is at the helm of an NGO’s social media presence. As noted before, most of the organizations in my research were small and medium-sized organizations with budgets of less than \$1 million USD per year. 68% of these organizations also employed less than 30 contracted staff members and relied heavily on extended volunteer networks— usually including unpaid interns— particularly for peer-to-peer fundraising campaigns and social media management. Using volunteers for these efforts is a risky system to implement. The precarity and unsustainability of any unpaid role often means there is a high rate of annual turnover in these positions. Therefore, training volunteers and interns as the primary implementers of an NGO’s digital engagement and social media strategies often leads to the institutional knowledge of these practices not being learned by the permanent staff.

While I have noted in earlier chapters that an NGO’s crowdfunding efforts were often conducted by senior administrators, the majority of NGOs I researched reported that younger, more tech-savvy staff and interns primarily handle their social media and digital engagement. My own experiences in this field further highlight the lack of sustainability in this model. As an NGO intern at 4 different organizations between 2009-2013, I can attest that in each case social media management and digital campaigns were significant parts of my role. In all but one instance, when I ended my internship I was required to train the incoming intern on the various digital tools and practices rather than transferring this knowledge onto a more senior member of staff. This lack of institutional knowledge about effective social media presence at higher levels of an NGO becomes very noticeable when these various organizations actually participate in crowdfunding campaigns.

This reality highlights not only issues around creating a consistent digital marketing brand, but also of developing a coherent ‘voice’ for the NGO. In their piece on “Finding a Voice Through Humanitarian Technologies”, Madianou et al (2015) show how new

communications technologies allow humanitarian organizations the opportunity to use their own ‘voice’ to present stories, live-time updates, and individual accounts of on-going humanitarian situations. They further acknowledge that simply having the technological tools to spread a message is not sufficient: “Technologies are tools that can facilitate voice, but only as long as other variables, such as social capital... are present” (Madianou et al, 2015: 3034). With the exception of 6 large NGOs I researched that maintained at least 1 permanent communications staff member, the majority of Indian NGOs relied on fixed-term, temporary staff or volunteers to manage their digital communications, limiting the chances of creating a coherent online voice for their stories. This can then lead to breakdowns in their digital social capital. Crowdfunding platforms are very aware of this, which is why they dedicate so much time and effort into training NGOs on effective digital branding. However, most NGOs I researched still struggle to see the deeper value in devoting resources to social media and digital marketing. One director told me, “Sadly, I can’t see a time when things like social media will be a priority for us. To do it well we’d need to dedicate some full-time people to it. I’m sure the big NGOs can afford that but we cannot. We don’t have the resources or budget— maybe someday we will.” This view was reflected across the majority of organizations I spoke with: though all 25 NGOs reported having at least a Facebook page, 23 said that social media was not a priority for their organization.

Not prioritizing online presence can be detrimental to an NGO’s crowdfunding efforts. As noted earlier in the chapter, compelling visual content is a key factor in attracting a substantial and dedicated digital following (Dogra, 2007). By primarily focusing on the quality of the imagery used by two different NGOs on LetzChange, I will now explore how digital inequalities— be they resource or skill-based— persist even after the organizations in question have followed the step-by-step advice of LetzChange’s Guide. In figures 12 and 13 below, I have taken screenshots of fundraising campaign pages from two Indian animal welfare organizations²⁰. Clearly both of these organizations have followed the correct steps outlined by LetzChange in order to make a fundraising page on their platform. However,

²⁰ Names of organizations have been obscured. Although these fundraising pages are entirely public on the LetzChange website, these two organizations were not active participants in my research and I have therefore kept them anonymous.

there is a notable difference in the quality of imagery used by the NGO in Figure 25 versus that of Figure 26. The first organization has collated three high-quality, close-up images of puppies to create a very impactful banner for their fundraiser. Even before the potential donor scrolls down to see the description of the project, the heart-warming images and succinct title effectively draw an emotional response from the viewer. On a small-scale, this NGO feeds into the ‘theatricality of humanitarianism’ (Chouliaraki, 2012) by creating a poignant, visceral narrative about the plight of stray puppies through little more than high-definition photographs.

By contrast, the NGO in Figure 26 has used a low-quality image of sea turtles on a beach—likely one taken at a distance on a mobile phone and not reformatted properly for the fundraising page. In fact, the definition is so low that it is difficult to determine that the shapes in the photo are sea turtles without the aid of the project title. These poor images are further to the detriment of the NGO when it comes to social media campaigning. As evidenced by the Guide and discussed in the previous section, the photo from the LetzChange fundraiser page becomes the default image in any Facebook or Twitter post about that project. Therefore, if the organization or any of its individual fundraising volunteers were to share the link on their social media profiles, the image below is what would appear in the posts.

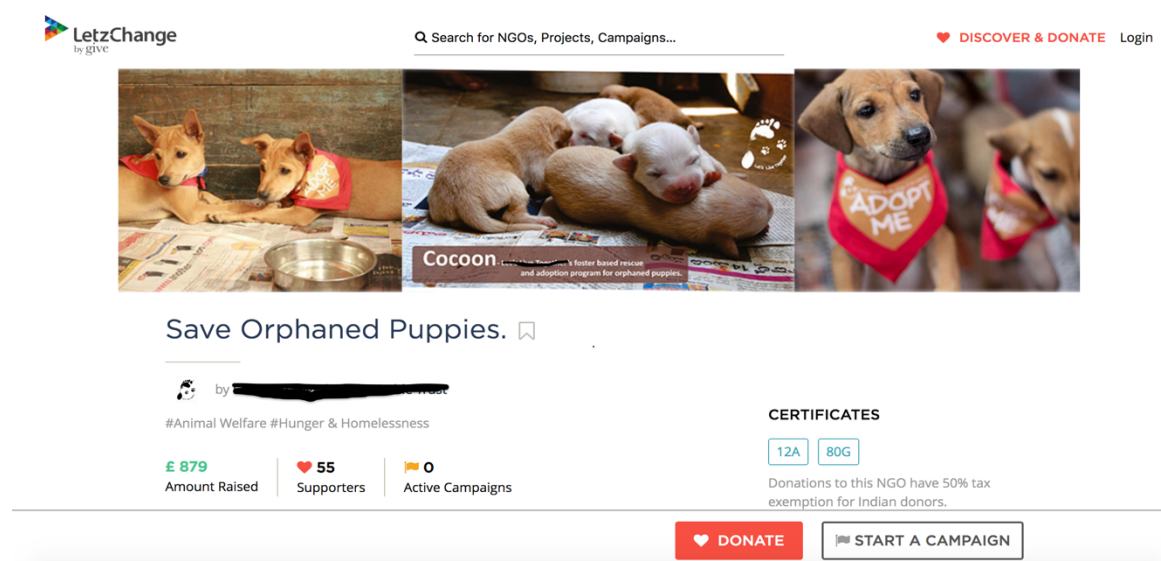


Figure 25: Image taken from LetzChange website on 18 June, 2019.

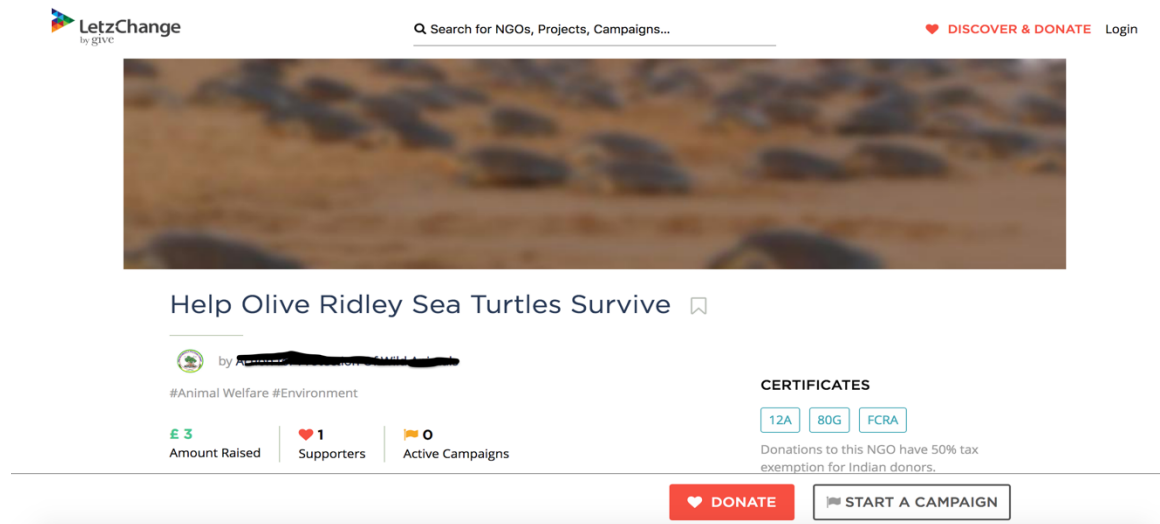


Figure 26: Image taken from LetzChange website on 18 June, 2019.

McKay and Perez discuss the concept of ‘images as brokers’ in a social media-based fundraising situation, writing, “For those who ‘liked’ or ‘shared’ ... Facebook posts, the images accumulated digital social capital, enhancing their profile and on-line reputation as humanitarian and knowledgeable” (2019: 13). Since high quality imagery on social media leads directly to increased likelihood of digital engagement from supporters, an NGO with poor quality imagery can easily damage their digital social capital in the long run. Although I cannot conclusively say which of these two organizations is better resourced financially, my observation is that the first NGO has clearly taken a very strategic approach to their digital fundraising and outreach by investing in professional-quality imagery. This leads me to believe that they recognize the value of accruing digital social capital, and invested resources in developing skills around digital branding beneficial to their online fundraising strategy. This has worked to their advantage, as the image indicates they have raised nearly 1,000 GBP from 55 individual donors.

By contrast, the second NGO has only raised 3 GBP from 1 donor. Interestingly, the single donor for this project was Rebecca, the participant in my LetzChange UX focus group discussed in Chapter 7. As mentioned previously, Rebecca specifically donated to this project

because of her passion for the cause, and had commented about her disappointment in the quality of the page. Sadly, it is clear that no further donations were made to the NGO via their LetzChange page between March 2018 when I conducted the focus group and June 2019 when I took the screenshot. This seems to confirm a point shared by a GlobalGiving director: “Since most people now look at these projects on their mobile phones, the images need to be ones that a person will physically want to touch. If your pictures are poor quality, no one wants to touch that.” Though I cannot say for certain that low-definition imagery is the primary reason for the lack of support to this NGO’s sea turtle campaign, it is likely a contributing factor. What is clear, however, is that the NGO did acknowledge a need for diversifying their fundraising strategy into crowdfunding, and used LetzChange’s guide to help create their digital content. Unfortunately, likely due to a combination of digital inequalities— resources (the lack of time or funding to acquire high quality cameras) and skills (the lack of photo or video editing talent on staff)— this NGO has thus far not been able to capitalize on the technological tools and practices promoted by crowdfunding platforms.

While digital inequalities like imagery and content directly impact an NGO’s success in raising a following over social media and their crowdfunding efforts more generally, there are other factors that determine how successful an NGO can be online. In the following section, I explore how the popularity of particular causes often affects how well an NGO can garner a following on social media and crowdfunding platforms.

8.4: Social Media and The Project Market: How Certain Causes ‘Sell’ Better Online

I end this chapter with a discussion of two large²¹ NGOs I researched, and their experiences using digital engagement strategies for crowdfunding and general awareness-raising. Both organizations are very well-resourced and well-staffed, with multiple offices across India and annual budgets exceeding \$20 million USD. Furthermore, both are partnered with GlobalGiving and at least one Indian platform I researched. One NGO (OrgX) uses social media and digital engagement tools to great effect, garnering hundreds of thousands of

²¹ As noted in previous chapters, a large NGO in my research is one with an annual budget greater than \$1 million USD.

followers across social platforms. The other NGO (OrgY), though similarly well-funded and resourced, has not had commensurate success with crowdfunding or social media advocacy despite noted efforts. I chose to highlight these two NGOs in particular because of several aspects as to why their experiences have been so different— particularly around the causes they support. OrgX²² was founded by a telecoms pioneer, a high net-worth individual (HNWI) who had already been enormously successful in the private sector. They founded OrgX in 1999 as a humanitarian and disaster relief organization, and currently operate in 23 out of 29 Indian states. OrgY is the Indian branch of a larger global health organization also founded in 1999. In India, OrgY primarily conducts research and advocacy around major public health issues affecting Indians every day, including cardiovascular disease, stroke, and diabetes.

Though both organizations are roughly similar in size and have been operating for twenty years, their experiences with online fundraising and social media engagement have been considerably different. From its outset, OrgX has operated with the intent to connect humanitarian issues to the Indian people through the use of multi-media. Even before social media platforms like Facebook, Twitter, and WhatsApp became widely used in India, OrgX was using their website and media connections to spread awareness about their work. Having a wealthy print and digital media magnate as a founder is very beneficial for these efforts, as they understood the various ways social media was important in awareness-raising. As one project manager informed me, “People often know about us because they have heard our name in the media. Many know and respect our founder, and I think he inspires a lot of people not just in India but around the world to donate to us.” This reality makes sense for an organization that gains more than 60% of its considerable budget through individual donations. OrgX also fits firmly into Chouliaraki’s (2012) commentary on the ‘theatricality of humanitarianism’ and Bishop and Green’s (2010) notions of elite philanthrocapitalism. From a philanthrocapitalist lens, OrgX’s well-known, HNWI founder left his business interests in favor of focusing on charitable endeavors, similar to individuals

²² The details offered about Orgs X and Y in this section may lead to the organizations being identified by those with very in-depth knowledge of the Indian NGO sector. I alerted staff I interviewed to this, and they approved going forward with the case studies.

who joined Bill Gates and Warren Buffet's Giving Pledge discussed in Chapter 3. As noted by the project manager in the quote above, the founder's status and respect— simultaneously garnered from his capitalist and philanthrocapitalist endeavors— inspires others to donate directly to OrgX. This also touches on the idea that celebrity endorsement and association add authenticity to a cause (Chouliaraki, 2012), with the celebrity in question serving as a verification of the cause's good intentions.

However, the causes themselves also play a significant role in the effectiveness of OrgX's online fundraising campaigns. Disaster relief and humanitarian aid projects have often been successful, particularly when those disasters are perceived to be natural and not manmade. As one GlobalGiving manager told me, "Disaster and emergency giving is very popular, people want to feel useful at a critical time. Research shows that they give more to 'act of God'-type disasters like hurricanes or earthquakes rather than man-made emergencies like genocide or war. People give more readily to disasters that they deem were unpreventable." While OrgX's year-round mission is to provide general humanitarian aid like clothing and food to the more isolated communities in India, the disaster relief branch is often their most successful fundraising avenue— supporting the trends noted above by GlobalGiving. In recent years, OrgX has rapidly fundraised following damaging floods in multiple regions, deadly cold spells in North Indian states, and both cyclone and drought relief²³. One of the most effective ways they have raised funds for these endeavors is through their social media campaigns, which often allow their locally-based volunteers and staff to post live videos and photos of affected regions. When I asked a fundraising team leader what their typical social media fundraising campaign looks like, they reported the following:

"The first step is to put up an immediate appeal when there is an emergency, asking people to contribute both materials and money. From this year, we've started taking individual stories from local people who have been affected by

²³ It is worth noting here that although the physical effects of these disasters are natural 'acts-of-God', the devastating results on already marginalized Indian populations in remote areas are often manmade. OrgX made a point to tell me that particularly with the more remote communities in Northern India, they work with these groups all year-round— not exclusively when disaster strikes.

these issues. Our field teams will document these individual stories and those stories are what get the most hits and the highest reach. So people can see what is actually happening on the ground. This also shows that we at OrgX are actually on the ground with the people, not just sending the aid. Social media has opened up a lot of avenues for us, and gives more transparency to us. So for all of our campaigns the first releases happen on social media— mostly on Facebook. Facebook as a platform has become a very big source of engagement for us as we have over 200k followers.”

Multiple key observations come to light in this response. Firstly, confirming earlier points about the efficacy of stories, OrgX has found that intimate storytelling about the individual lived experiences of beneficiaries to be the most successful drivers of social media-based fundraising. Research conducted by McKay and Perez (2019) in the Philippines confirms these findings. They note that citizen aid and individual donations came readily through social media posts about intimate stories from disaster survivors, rather than sweeping narratives of wide-scale destruction coming from larger NGOs and INGOs. Secondly, the anecdote above from OrgX also supports several earlier claims that social media users generally go on the platform to see and interact with stories in particular, and are more likely to support causes that invoke an emotional response.

Thirdly, the notion that an active and engaged social media presence has helped boost the organization’s transparency among their supporters is interesting as well. Earlier in this chapter, I explored how potential donors are largely put off by inactive or infrequently active NGO social media accounts. OrgX’s experiences with their social media campaigning serve to confirm that donors truly notice if an NGO’s account is posting regular and high-quality content. And finally, the quote above supports my previous discussion of different platforms having specific ‘currencies’ by which they operate. OrgX staff commented about the success of their campaigns on Facebook, a platform which operates on a currency of photos and videos. In fact, their campaigns on the site have been so popular that Facebook actually partnered with OrgX and the Indian Disaster Relief Force, using OrgX as a case study for effective crowdfunding and outreach through social media. Clearly a specialized set of

circumstances have allowed OrgX the visibility and reach it currently enjoys— they are a well-funded, well-staffed organization with intrinsic institutional knowledge of multi-media. Furthermore, they are one of the few organizations I researched that did identify their digital and social media presence as a priority—going so far as to hire staff with professional backgrounds in photography and videography. Without question, it would be difficult for a smaller, capacity-drained NGO to do the same, bringing back the fact that resource and skill-based digital inequalities are a constant issue for NGOs looking to effectively use crowdfunding and social media engagement. However, despite these inequalities, it is worth noting that successful crowdfunding and digital engagement is often possible when adequate time, skills, and resources are allocated to it.

In the same vein, acquiring sufficient digital skills and resources is not the only hurdle NGOs must overcome en route to effective social media engagement and crowdfunding— often public enthusiasm about a cause is a factor as well. OrgY, an enormously well-resourced public health organization recently began looking into crowdfunding options as a way of diversifying their fundraising strategy. According to their fundraising director, at the time of our interview in late 2017, more than 90% of their annual budget came through domestic and international health research grants, with less than 1% of their funding coming from individual giving. Though partnered with both GlobalGiving and two Indian platforms, OrgY found their crowdfunding efforts to be a struggle. There are multiple reasons why these practices do not seem to come easily to staff at OrgY. As one manager identified, they are primarily a grants-based organization, and therefore the bulk of their fundraising resources are dedicated to the grant-writing team. One director told me, “We were recently awarded a grant for \$24 million USD to study cardiovascular disease. In the same amount of time, we’ve only raised \$30,000 USD through crowdfunding platforms. So naturally our fundraising team has allocated limited resources to individual giving.”

The causes OrgY supports do contribute to this lack of individual giving. The organization is primarily a public health research institution, with a focus on preventative healthcare. One director explained their crowdfunding campaign, describing how the project focused on “sensitizing school children to the adverse effects of high sodium consumption in the diet”

and detailed the long-term health effects associated with increased levels of salt in food. Hearing this description immediately confirmed my suspicions about why OrgY was having difficulty with crowdfunding and digital engagement. Though public health issues like malnutrition, disease prevention, and sanitation continue to receive widespread attention and funding in India, preventative healthcare research on sodium is a very niche concern from a public fundraising perspective. While platforms like Impact Guru and Ketto have grown popular for urgent medical fundraising, long-term preventative healthcare research does not exhibit the same time-sensitivity, emotional impact, or humanitarian theatricality as other health-based causes.

This view was confirmed by GlobalGiving staff who have worked with both OrgY and Impact Guru. One GlobalGiving team member said “It’s difficult with medical causes that are not meeting immediate needs. When it comes to raising money online or promoting a page on social media, ‘my father needs money for a kidney transplant tomorrow’ is more effective than ‘help us research solutions to high levels of salt in food’.” This further brings to light that research-based causes are often unpopular for individual giving, as they seem too abstract, indirect, or intangible to individual donors. First and foremost, in all likelihood the patrons of research organizations are researchers themselves, and sometimes do not have the broader social networks enjoyed by HNWI founders or other well-connected NGO staff. This immediately leads to difficulty in promoting their projects to wider audiences online. Furthermore, crowdfunding is generally a reactive space, with most platforms— be they charitable or not— focusing on fundraising for ‘solutions’ to existing issues. One well-known GlobalGiving tagline is “The world is full of problems. GlobalGiving is full of solutions.” OrgY’s research on preventative care, while aiming to create health solutions in the future, is not an ideal fit for platforms that predominantly feature more urgent, tangible projects. These issues around cause appeal, patronage, and time-sensitivity all serve to prove that simply having the financial or technical resources to be proficient in crowdfunding and social media does not guarantee success; the attractiveness and appeal of the cause itself are equally crucial (Cameron and Haanstra, 2008).

Effective online campaigns blend the digital and social aspects of crowdfunding, something OrgY reported as a difficulty for their organization. When it came to creating an engaging campaign, one manager detailed to me:

“When putting together the GlobalGiving onboarding campaign, we needed to upload some photos and videos. So we realized that we have nothing to upload—we didn’t have photos and videos from our research sites. It was a real struggle for us. Now we’ve tried to be more consistent in getting these images and more personable reports from our sites. I think we still have the potential to do well on crowdfunding and social media... Day-to-day health issues affect each and every one of us. But how do we unpack that for social media? I think there is the challenge for us because we are not good storytellers at this organization. We are medical researchers. We are doctors. When I’m talking to someone I can tell you a very passionate story about why our research is life-changing. But if I have to do it in writing or on Facebook, I think I fail. It’s a completely different skill.”

This director made several astute observations about why OrgY struggled to raise funds online and engage with potential donors on social media despite their prolific success in winning grants. While they have abundant financial resources, by their own admission OrgY lacks the digital engagement skills that are imperative for social media and online campaigns. Moreover, as the manager mentioned, they originally lacked the primary currency of social media— compelling photos and videos. Since their complex research topics are already difficult for the average donor to comprehend, the addition of photos, videos, and story-based anecdotes are essential to making OrgY’s projects more approachable. The story-telling aspect is also key here, similar to the example of OrgX earlier. Communications-savvy OrgX was able to seamlessly transition into an on-the-ground story-based social media strategy. However, OrgY, with their background as medical grant-writers, found this more emotive, informal type of writing to be much more challenging. As the program manager above rightfully notes, digital story-telling is a completely separate skill unto itself, one that

directly benefits NGOs who are looking to expand their crowdfunding and social media outreach, in addition to supporting a cause that is more appealing than medical research.

To conclude this chapter, I re-purpose the point raised by Madianou et al (2015): digital technologies, particularly ones as intimate and personal as social media, can only facilitate strong engagement and crowdfunding when used in conjunction with existing social capital. Plainly stated, the technology can only do so much, the real potential for strong engagement lies in the actual relationships— both personal and digital— that can be fostered between the organizations and their audience. Although these relationships, whether in person or online, take significant effort on the part of NGO staff, the fetishized character of technology often masks the labor expended in building and nurturing them. Perhaps unsurprisingly, OrgY— despite their abundant financial resources— acknowledged that they had not spent much time fostering and maintaining individual donor relationships, a key factor in accruing social capital. Over the course of my research, I found that the organizations— be they large or small— that used social media most successfully were those that fully blended their technical skills and resources with leveraging their social networks. The intricacies of peer-to-peer fundraising and how it relates both to an NGO's digital engagement and public trust will be addressed in the next chapter.

Chapter 9: Peer-to-Peer Models – How Indian Platforms Merge New Technologies with Traditional Giving

I end Section III, and my empirical chapters more broadly, by tying together several of the wider themes that have emerged throughout my research. This chapter on peer-to-peer (P2P) crowdfunding models merges several ideas discussed earlier, and demonstrates how P2P fundraising sits at the nexus of many of them. These include intellectual concepts around citizen aid, brokerage, and social capital, as well as the more practical applications of intimate relationships, ever-advancing modern technologies, and trust. Through an analysis of the P2P models advocated by Indian platforms, I begin to unpack the nuances around this relationship-based form of fundraising, and what effects this model is having on the Indian NGO sector.

I open this chapter with a discussion of P2P fundraising as a concept, and examine why Indian platforms in particular advocate it so heavily to their NGO partners. This will explore the nature of fundraising volunteers and why they are so successful in the Indian space, particularly trust and social networks. For comparison, I also look at how international platforms like GlobalGiving do not rely on P2P fundraising as heavily, and why this is the case. The second section of this chapter looks at the digital mechanisms by which P2P fundraising is most often carried out, particularly on social media. The messaging service WhatsApp is the most successful medium for P2P fundraising campaigns, and I explore why the app is critical for Indian crowdfunding. This leads to the chapter's third section where I debate the broader implications the constant need for cashless, mobile-friendly interfaces creates for Indian NGOs, and the further pressure it puts on them to digitize or risk stagnation. I end this chapter with a discussion of how P2P models bring together old and new fundraising strategies, forming a hybridized model based on both historic cultural norms and new technologies.

9.1: Peer-to-Peer vs. Conventional Models: How Indian Platforms Reincarnated Crowdfunding

Given that crowdfunding in the modern, digital sense is a fairly recent concept in development discourse, it might seem unusual to call any form of it ‘conventional’ or ‘traditional’. However, that is exactly how several staff members at Indian platforms describe the crowdfunding models employed largely by Western platforms like GlobalGiving, DonorsChoose, and Kiva. As one Indian platform director told me, “We started out as a traditional crowdfunding platform, where our NGO partners simply posted their projects to our site and we tried to help them drive donors to those projects. That conventional method was not so successful. So we had to adapt.” The adaptation of conventional NGO crowdfunding that this director is referring to is the P2P model, where instead of NGOs simply posting projects on a platform and directing their supporters to donate, they encourage those supporters to fundraise for the projects among their own networks. As Castillo et al write, “Two main reasons why people donate to charity are that they have been asked and asked by someone they care about” (2014: 29). Capitalizing on these behavior patterns, successful P2P fundraising leverages an organization’s existing support system, and expands it exponentially beyond its starting point. This section explores the nature of P2P fundraising and why, despite remaining a secondary strategy in Western crowdfunding, it has become the preferred model advocated by Indian platforms.

The starting point for any examination of why P2P fundraising has become so popular in India is the lack of trust in NGOs. As established in Chapter 7, the Indian public has a skeptical at best—and overtly negative at worst—relationship with the local NGO sector. Decades of fraudulent NGO tax reporting and opaque relationships with government have led much of the Indian public to shy away from regular donations to what they see as third-party intermediary organizations. This is one of the main reasons that traditional NGO crowdfunding—where the organizations themselves post a project on a platform’s site and promote it—is not as successful on Indian platforms as it is on sites like GlobalGiving. As one Indian platform manager described,

“In the West, you all trust your NGO sector. Sure there are a few organizations doing bad things everywhere, but the institution of charities is so much stronger in Europe and America. The corruption is not as high. If a Western

NGO posts a project on a platform and tries to raise money, maybe people will donate or maybe they won't. But most likely their first reaction will not be to question whether or not the project is even real."

When I countered this line of thought with the fact that Indian NGOs have had enormous success on GlobalGiving, more so than those from any other country apart from the United States, the manager correctly reminded me that the donors for those projects are more than likely based in the West. They said, "Most of those donors are likely Western themselves. And even the NRI Indians who are donating on the platform trust that a Western charity like GlobalGiving has done the full due diligence and verified these NGOs. You should really ask those donors if they would give to the same project via an Indian platform without anyone they know recommending it." This suggests that P2P fundraising is necessary because it acts as a form of interpersonal verification of an organization's legitimacy, an idea supported by Castillo et al. According to their research on online P2P giving, "...the fundraising platform Fundly estimates that friends asking friends to donate increases the likelihood of a gift by 10 times more than other solicitation methods, and the average gift size by 52%" (Castillo et al, 2014: 29). These statistics demonstrate that individuals are more likely to give— and in larger sums— if asked by friends. This confirms Indian platforms' belief that people are more likely to give based on an individual relationship to the person asking, and explains why Indian P2P models encourage turning an NGO's existing supporters into fundraisers themselves.

While GlobalGiving only hosts a small number of P2P fundraisers, they advocate for NGOs turning supporters into vocal cheerleaders by sharing projects within their networks and on social media. In 2012, while conducting GlobalGiving field visits to Morocco, Spain, and France, my teammate and I also held training workshops for existing partner organizations. One of the most frequent and well-received exercises we ran during this time involved 'network-mapping', a hands-on activity where participants would draw physical concentric circles indicating their various internal and external networks. The image below in Figure 27 shows me displaying what this map should look like. Within the set of concentric circles, the dark blue center is an NGO's internal network, including their staff and immediate

contacts. The turquoise blue middle circle is the people brought in by the close internal contacts, with one degree of separation from the organization itself. The light blue outer circle— a layer that is a critical target market for any NGO hoping to use crowdfunding methods to great success— is the tier of contacts not directly affiliated to anyone within the NGO itself, but rather those who have been brought into the fold by already external supporters.



Figure 27: Photograph taken at a GlobalGiving training workshop in Rabat, Morocco in July 2012.

While GlobalGiving clearly embraces the extended social networking aspects of P2P fundraising strategies— and has done so for many years— they still do not directly advocate turning those circles of contacts into individual fundraisers for an NGO. What they do have instead is a feature on the platform where any person can set up a personal fundraising page for a particular NGO's project. These pages are a popular option for individuals doing campaigns like walkathons or running a marathon for charity. It is also used increasingly as an alternative to traditional wedding registries, with couples opting to direct guests to a fundraising page in lieu of gifts. However, those individual fundraising pages still only comprise a small percentage of the total donations coming into GlobalGiving's platform each year.

By contrast, when I showed the concentric circle photo from Figure 27 to staff members at LetzChange, their reaction was immediate. Before I could even fully explain how the outreach model worked, one manager said to me: “You turn the middle turquoise blue circle into fundraisers. Then they turn the light blue circle into donors and later fundraisers, too.” When I further explained that the network mapping model was actually for more traditional advocacy and donations, the platform staff treated it as a missed opportunity. From their perspective, “Why would you only ask these middle circle people for donations? Sure, you ask once or twice. After that they know the good work your NGO is doing, and the focus shifts to turning them into fundraisers. There is a better chance of tapping into larger networks that way.”

The idea of capitalizing on existing networks and turning them into supporters is facilitated largely by multi-media services like email, social media, and WhatsApp. As Bryan Miller writes, consumers today, “... live in what is termed a ‘networked society’. This is not so named because they are connected by the internet — although a great many are. Rather, the term is used to highlight the fact that these consumers are free... to choose their own personalized networks of connections and influences...” (2009: 365). Whether reflecting Miller’s networked society or Madianou’s (2016) ‘ambient co-presence’ (or, more likely, both), large swaths of everyday life for Indians have become centralized and interwoven around digital connectivity. While I noted earlier that the NGO sector has been slow to capitalize on this heightened online interconnectivity, Indian platforms have been pushing their partners to elevate their digital strategies by brokering that transition. In the previous chapter, I examined LetzChange’s social media ‘pack’, which— among other things— provided NGOs with social media templates that focused on recruiting P2P volunteer fundraisers. Through digital spaces like social media, Indian platforms encourage NGOs to not just tap into the highly networked Indian society to solicit donations, but in fact to turn members of their immediate networks into committed long-term fundraising advocates.

To highlight the effective ways an NGO could use P2P fundraising via one of the Indian platforms, I use the example of OrgZ²⁴, a large NGO based in southern India. This organization is partnered with two different Indian platforms plus GlobalGiving, and was mentioned multiple times as fully capitalizing on the P2P fundraising model. OrgZ supports causes across India including education, environment, and community welfare. Though they are overall well-financed, the largest resource is their 20,000-strong volunteer network, a base they use most effectively for P2P fundraising. In addition to the volunteers supporting the organization's various projects directly, many often advocate the NGO to their networks. This practice translates well to crowdfunding, as Indian platforms have made it very easy for individuals to set up personal fundraising pages for their partner NGOs. When I spoke to OrgZ, they told me about their experiences with crowdfunding and why P2P works so well for them:

Crowdfunding platforms and P2P has really changed the way we fundraise. Our strength is our volunteer network and their contacts. Our volunteers are often young people, so therefore our donors are also usually young people. So really we're receiving many small individual donations rather than a few big donations. These volunteers will start a fundraising campaign on one of the crowdfunding platforms. Last week I saw we had 40 different individual campaigns running just on one platform, and I know quite a few just ended as well. Our volunteers can set up a campaign to reach out to their network. At this point our volunteers have been running these campaigns so successfully that very little effort is needed from our staff on the P2P front. Sometimes first-timers do need some help from us, but now it's fairly known and people are comfortable with the platforms and the systems. It has been enormously beneficial for us, it means we can rely less on big grants and create a larger individual donor network."

²⁴ Similar to OrgX and OrgY, the description of OrgZ may lead to identification by those well-versed in the Indian NGO sector. This case study has been approved by OrgZ.

OrgZ's situation is widely used by Indian platforms as the ideal crowdfunding scenario for an NGO. As evidenced above, OrgZ's has used crowdfunding so effectively that very little staff time or skill is required to facilitate it. Bringing back two concepts that were addressed in the previous chapter, OrgZ has fully blended the digital tools with their social capital. Moreover, they have further leveraged it into such a successful P2P strategy that their crowdfunding apparatus functions almost independently of their in-office fundraising team. This system of OrgZ turning their many volunteers into fundraiser advocates also correlates to Fechter's work on citizen aid. I have mentioned in previous chapters that while Fechter's (2018) definition of citizen aid focuses on small-scale projects developed and often funded by individual citizens, this interpretation also applies to what happens under crowdfunding, especially given that citizen aid similarly pertains to former volunteers creating projects and maintaining rooted ties to the communities and people they worked with (Fechter, 2018). But more specifically for my research, these themes directly relate to P2P methods of fundraising, as they directly draw on a citizen's networks.

Thinking of the various levels of brokerage that already exist in a crowdfunding campaign—the platforms functioning as the broker between the donor and the NGO, the NGO as the broker between the platforms and project beneficiaries— P2P adds a further level of brokerage between the volunteer fundraiser and their network. As Fechter mentions, these forms of brokers in citizen aid often mediate flows of resources, or money in the case of P2P, that they do not directly control (Fechter, 2018: 3). In the case of OrgZ, as with all other P2P crowdfunding campaigns, the volunteer fundraisers are directing their networks to an NGO fundraising page hosted on a platform's site. The donation passes through the individual's page to the platform's bank account, and the platform then distributes this to the NGO. As established in previous chapters, at that point the NGO is responsible for ensuring the money is allocated to the correct project and keeping the donors informed of program updates. The P2P model actually surpasses the concept double brokerage that I established in previous chapters, and goes on to an extended level of triple brokerage.

This particular form of triple brokerage is exclusive to NGOs using P2P crowdfunding models, and comes with its own set of difficulties. For example, a triple brokerage

fundraising method may seem overcomplicated when considering that individuals could very simply donate directly to an NGO, bringing the transaction back down to a more reasonable singular tier of brokerage. Or, if an individual likes the idea of crowdfunding but is skeptical of NGOs, they might choose to donate to increasingly-popular medical fundraisers on platforms like Impact Guru and Ketto. This again ensures only one level of brokerage between themselves and the beneficiaries.

During my time in India, I did not encounter any platforms admitting that P2P was, in fact, quite a convoluted fundraising avenue. However, the local NGOs I researched did voice some reluctance to converting their existing donors into fundraisers, with 31% of respondents saying they had never even asked their supporters to start a fundraising page. One director told me, “Sure P2P is all well and good if it works properly. But there’s a big difference between asking someone to share a photo on Facebook versus asking them to do a whole fundraiser. We might come off as pushy, so we don’t ask it of them very often.” However, despite reluctance from nearly one-third of the NGOs I researched, those that did use P2P were very happy with the resulting increase in exposure and donations. This positive feedback, coupled with the success stories described by the Indian platforms, led me to ask why this added layer of personal connection is so necessary in Indian crowdfunding. This brought me back to Castillo et al’s (2014) findings that donation likelihood increases tenfold when a person is asked by a friend. This added layer of intimate verification— the fact that a friend trusts and advocates for this cause— is clearly inextricable from successful P2P fundraising. Other authors argue that personal connections at the P2P level, despite the additional brokerage, leads to deeper levels of trust between the donor and the NGO. The chart below in Figure 28, cited in Miller’s (2009: 366) article on fundraising in networked societies, shows the increasing trend of individuals being most influenced by family and friends when considering their views on social and environmental problems.

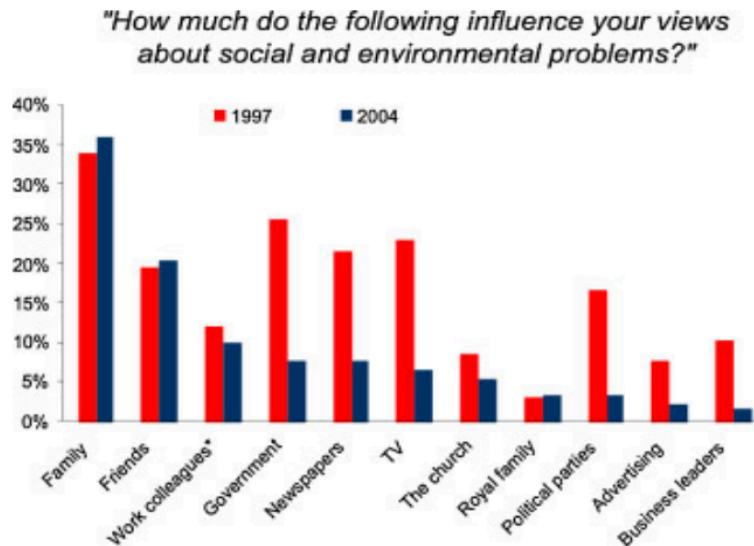


Figure 1. The growing trust deficit. Source: British Telecom/The Future Foundation, (2005) *The Responsible Organization*, The Future Foundation, London.

Figure 28: Chart cited in Miller, 2009, page 366.

This relates not only to notions of citizen aid, but also to what Sarah Smith et al (2013) refer to as ‘the inherent sociality of giving’. They write that an online giving model, “...also provides an excellent setting to look at peer effects as it offers an environment in which donors observe donations from people within their naturally occurring peer groups (i.e. their friends, family and colleagues)” (Smith et al, 2013: 1069). With P2P campaigns largely being carried out on Facebook, email, or messaging apps like WhatsApp and Signal, individuals can easily see what causes their peers are supporting, which makes them likelier to donate themselves. With Facebook in particular, the visibility of a P2P campaign may also have the added effect of increasing an individual’s social standing as a positive, but also may encourage others to feel peer-pressured to donate as a negative effect. In the next section, I explore in much greater depth how the messaging app WhatsApp adds a further level of intimacy and visibility to P2P crowdfunding campaigns, making them simultaneously more effective but also increasingly invasive.

9.2: WhatsApp, Buddy? How the Messaging App is Transforming Indian NGO Fundraising

The text messaging application WhatsApp, originally released in 2009, has become a world-wide sensation due to its largely free customer services. By downloading WhatsApp, users can easily send text and voice messages to their contacts, and now even voice and video call each other. Acquired by Facebook in 2014 for over \$19 billion USD, WhatsApp currently boasts over 1.5 billion users worldwide. India is notably the world's largest market for WhatsApp with over 200 million active users²⁵. As Balkrishnan et al (2016) note, WhatsApp has certain design-based features that make it easier for 'emergent' technology users in countries like India to adjust to them easily— despite factors like lack of digital exposure and low levels of education. As literature on the nuanced relationship between WhatsApp and the NGO sector is currently very thin, in this section I discuss the effects of the WhatsApp boom on NGO crowdfunding and P2P fundraising based largely on my own data. I examine the day-to-day implications of WhatsApp usage in NGO fundraising, particularly how certain features like 'Broadcast' facilitate the outreach and sharing of projects. I go on to discuss how themes of social capital, social debt, and social pressure play into P2P fundraising over WhatsApp. I end this section with an exploration of the future of WhatsApp in fundraising, including upcoming payment options within the app that are currently in a testing phase.

I noticed during my fieldwork that despite WhatsApp being a popular app in the US and Europe, it is truly a digital phenomenon in India. One platform manager even mentioned to me that over half of India's internet usage comes from WhatsApp alone. "You can add me on WhatsApp" and "Send it to me on WhatsApp" became regular aspects of my daily conversations, whether I was speaking to NGO contacts, personal friends, or the doorman in my apartment building. When I would ask platform staff to introduce me to certain NGOs or other useful contacts over email, "I'll connect you to them on WhatsApp, it's much more reliable" was always the response. At first, this was an awkward overlap of personal and professional arenas. Coming from a largely Western context, I believed that professional

²⁵ It is worth noting that India's top ranking here is largely due to China's ban on Facebook products. WhatsApp's Chinese competitor called WeChat has over 889 million users as of 2016.

correspondences should be conducted over email, whereas personal conversations are reserved for WhatsApp and other social media. However, I learned quickly that these lines became increasingly blurry in Indian spaces, where all communication— be it professional or personal— happens on WhatsApp.

It became clear within weeks of beginning my fieldwork that WhatsApp played an increasingly prominent role in NGO activity, particularly fundraising. Staff members from the 4 Indian platforms I researched told me specifically that they have found WhatsApp to be the single most effective medium for P2P fundraising. As one manager told me,

“There is no question that WhatsApp is the most effective form of media for fundraising. Social media is difficult because algorithms prevent NGOs from getting a wide reach. Email is fairly useful, but more often now we find that people are deleting fundraising emails before opening them. WhatsApp ensures that a person receives the message as a text in their chat feed. It’s very personal... very intimate. There is a much higher likelihood that they will engage.”

There are many interesting insights gained from this response, not the least of which is the blurring of professional and personal spaces that I mentioned above. It seems clear that this manager believes taking advantage of the intimate, interpersonal nature of WhatsApp should be a major goal for NGOs and their P2P fundraisers. A 2016 Indian study by Naveen Kumar and Sudhansh Sharma confirmed the heightened levels of intimacy that can be achieved on WhatsApp. They write, “Previously, only friends and lovers tend to possess robust relationships with intimate conversations. However currently whoever you chat through WhatsApp, you develop intimate conversations. WhatsApp has created a way of belongingness, distance and intimacy with friends and relatives” (Kumar and Sharma, 2017: 57). This analysis of WhatsApp fits the app firmly under my umbrella of intimate technologies, particularly in fundraising. NGO staff and their P2P fundraisers use WhatsApp’s level of enhanced intimacy to create tailored, targeted fundraising campaigns. As mentioned in Chapter 8, the LetzChange Fundraising Challenge social media ‘pack’

included four distinct WhatsApp message templates in addition to the various other tools. Each message template used the same photo from the sample Facebook post (shown again below in Figure 29). The first three messages are meant to be sent by the NGO to their existing supporters, with the intention of increasing their number of P2P fundraisers. The fourth message is a donation-specific ask. The various texts read as follows:

Campaign Specific Message 1:

You've never stopped helping us in our mission. But did you know that in simple steps, you can invite your friends to support us? Create a campaign and see us grow: <https://letzchange.org/start-a-campaign/bhumi>

Campaign Specific Message 2:

Thank you so much for your unwavering support. With a small effort, you can help us go the distance in the LetzChange Fundraising Challenge'18, an exciting opportunity for us to raise funds and win rewards. Please create a campaign for us and invite your friends: <https://letzchange.org/start-a-campaign/bhumi>

Campaign Specific Message 3:

Thank you for always being with us through our ups and downs. As we gear up to participate in the LetzChange Fundraising Challenge '18, we would urge you to create a campaign for us, which will help us win rewards and thereby grow significantly. <https://letzchange.org/start-a-campaign/bhumi>

Donation Specific Message:

You've always stood by us in all our initiatives. We're geared up to participate in the LetzChange Fundraising Challenge '18, where every contribution can take us

close to substantial rewards. Support us now:

<https://letzchange.org/nonprofits/bhumi>



Figure 29: Image of LetzChange Facebook post template for Bhumi taken on 8 July, 2019.

Just looking at the type of persuasive language used in the template WhatsApp messages above, there is a demonstrable increase in the level of intimacy projected here as opposed to the other social media templates. By using language around an individual's 'unwavering support', these fundraising calls feel poignant and more emotionally compelling than the more generic posts that are used in other multimedia campaigns. The reasoning for this is clear: when posting a fundraising call on social media or website, an NGO is appealing to their followers at-large. Those posts should aim to deliver a crisp and direct message to the widest possible audience. By contrast, these WhatsApp messages are delivered directly into an individual's chat messages, making them increasingly difficult to simply ignore or delete. Further adding to the direct— and potentially intrusive— nature of WhatsApp outreach is the app's software that shows the sender, through check marks at the bottom of the text changing from grey to bright blue, whether or not the person has viewed the message.

WhatsApp has even introduced various features that, while not originally designed for fundraising purposes, certainly aid NGO fundraisers in their P2P campaigns. One of these features is called 'Broadcast' and is now available to all WhatsApp users. Unlike WhatsApp groups which can only have a maximum of 100 participants and need a moderator, the Broadcast feature allows individual users to simultaneously send the same message out to any number of contacts. The user simply creates a 'list' in the Broadcast feature, and adds the appropriate contacts. Broadcast has quickly become an enormously popular way to contact large groups of people individually, for any number of causes from political organizing to wedding invitations. One manager I spoke to whose partner is serving in the Indian Navy even informed me that the naval officers use Broadcast to alert their platoons of important updates. For fundraising purposes, an NGO director can create a Broadcast list of all their known P2P volunteer fundraisers. Prior to the start of a LetzChange fundraising challenge, said director can send a message such as "Fundraising challenge coming up again soon. Please contact me if you are likely to run a fundraiser for us this year!" to that Broadcast list and every person would receive it as an individual text message from the director. This feature facilitates P2P fundraising because it allows any fundraiser to send a seemingly intimate donation call directly into the text messages of specific individuals at the click of a single button. I remain skeptical of the actual intimacy Broadcast provides; despite the donation message being received by someone directly from their friend, the fundraiser will likely have sent that same message to dozens, or even hundreds, of others. However, from the perspective of the NGOs using P2P, WhatsApp allows them far more intimacy and directness in fundraising outreach than previous models.

While the NGOs and fundraisers will likely view this heightened intimacy as a positive, many recipients might feel uncomfortable or pressured as a result. The increased peer-pressure felt by the recipients of a WhatsApp fundraising call brings up concerns around the use of social capital, social debt, and social pressure. The notion of social capital, though mentioned in previous chapters, is prevalent in WhatsApp-based P2P fundraising, due in large part to the overtly personal nature of asking an individual to support a project so directly. In one view, either the NGO staff or the fundraisers themselves may be leveraging their own social

capital by taking on the altruistic and seemingly selfless cause of charitable fundraising. Particularly in online crowdfunding campaigns, individuals can accumulate what McKay and Perez call digital social capital, “...enhancing their profile and on-line reputation as humanitarian and knowledgeable” (2019: 13). Conversations of capital naturally lead to those of debt, with themes of social debt also being discussed around P2P fundraising (Castillo et al, 2014). One Indian platform manager told me about her own experiences of the cyclical nature of social debt associated with P2P models:

“I actually recently ran a campaign on the platform myself. I used to work for a well-known NGO in Mumbai, and I wanted to help them raise money for a specific project they launched this year. So I created a fundraising page for that NGO on our platform and began promoting it on my social media and sending it via email to older people like my parents’ friends. The most effective thing I did by far was send people the link through Broadcast on WhatsApp. Lots of people responded to me saying they wish me luck and will try to support me. And many of them donated as well, which of course was my hope all along. So now the thing is, a few of those people have also started fundraising for various NGOs recently, which is great! But when they ask me for a donation, I feel as though I absolutely have to support them. After all, I started the whole trend and they donated to my page in the first place. It’s only fair.”

The concepts of peer-pressure, social debt, and fair play evidenced in this manager’s response— and in P2P fundraising more widely— are both fascinating and problematic. Castillo et al reframe what I call social debt as ‘social cost’, writing, “...if our friends donate out of friendship to us and not merely because of the intrinsic value of the charity, we might incur a *social* cost by asking. Indeed, by asking a friend to donate to a charity we care about, we may be asked to return the favor in the future, suggesting that the way in which we ask may also be important” (2014: 29). Here, too, in a context where the notions of an individual’s appreciation, visibility, and pride are very prominent (as discussed in Chapters 6 and 7), social capital and social debt that begins in an NGO fundraising context could easily extend deeper into personal relationships. Furthermore, while platforms often tout the more

transparent levels of accountability their interface affords to donors, P2P models actually further remove accountability from NGO staff by making individual members of their network responsible for fundraising. This moves the risk of either social capital gained or social debt incurred away from the NGO itself, and pushes it further down the chain onto individual fundraisers. More research into the ways social capital and social debt play out through P2P fundraising on WhatsApp is needed, as currently there is no specific data on how these practices are affecting NGO fundraising strategies, or interpersonal relationships more widely.

However, one key observation I offer from my own findings highlights the marketized nature of P2P crowdfunding models. While perhaps unintentional, P2P models still leave the individual fundraisers contending with personal gains, debts, and/or losses— a reality that was not acknowledged by any of the platforms I researched. Even the concentric circle model of outreach described earlier determines that an ever-increasing supply of potential donors is necessary, as an NGO's primary individual donor network may end up exhausted or depleted. Despite the altruistic nature of the NGO's work, the platforms and organizations using P2P all run the risk of becoming exploitative actors when asking their network to volunteer their time, resources, and personal connections. Further exacerbating the marketization inherent in P2P crowdfunding is the fact that despite being about 'the crowd', in practice this model is inherently individualistic; it capitalizes on an NGO's individual supporters, who then create are responsible for creating fundraisers based on their complex individual motivations, and then taps into their individual networks.

These practices will become even murkier and more financialized in the very near future, particularly in India. While I was finishing my fieldwork in May 2018, staff at two different crowdfunding platforms informed me that WhatsApp in India currently had an in-app payment feature in 'beta', or testing, phase. This new payment system would allow WhatsApp users to create a 'wallet' within the app, where they could choose to either attach their bank cards details directly to the app— similar to PayPal— or keep a certain sum of money loaded into the wallet that could be refreshed manually or automatically. Everyone who spoke to me about this new feature was enthusiastic about it, referencing the various

ways it would improve crowdfunding and streamline P2P fundraising in particular. One platform director explained it to me in greater detail:

“So right now, a person still has to click on a link, or digital button, to get to the fundraising page on our platform. There they must enter their card details plus the amount they want to donate, and essentially ‘check out’ as you would on an online shopping website. But with the new payment feature on WhatsApp, your wallet within the app would already have money loaded onto it. So instead of clicking a link and having to navigate through a payment gateway, you could make the donation straight from WhatsApp. One of our fundraisers could send you a message asking if you’d like to donate 500 Rs to this NGO’s project, and within one click you could do it! We are really looking forward to the day when this feature gets rolled out formally. It will be a game-changer.”

There is no doubt that the addition of a seamless payment feature on WhatsApp will, indeed, be a game-changer. The ease of a single-click donation option will clearly be enormously beneficial to both crowdfunding platforms and NGOs, who would lose fewer donors due to technical issues like frozen payment pages or transaction failures. However, the problematic social dynamics and exploitative nature of P2P fundraising would only be heightened. The power dynamics and pressures already built into a WhatsApp-based P2P fundraising model would be further exacerbated, with the simplicity of a one-click system raising the social pressure placed on a recipient. For example, at the moment a WhatsApp fundraising text still requires a potential donor to click on a link to NGO’s crowdfunding page and then follow the platform’s payment gateway. Despite usually functioning quite seamlessly, platforms and NGOs alike acknowledge that this process can still take up to several minutes and be an inconvenience. With the upcoming WhatsApp one-click payment option, those layers of inconvenience will be eliminated while simultaneously adding social pressure on the donor by cancelling out the polite excuse that someone didn’t have time to make a donation. As of early 2020, WhatsApp has still not formally introduced this payment option to the Indian NGO sector. Once the feature is fully integrated, it will be very interesting to see what both immediate and long-term affects the change has on NGO fundraising.

From an observer's standpoint the upcoming WhatsApp payment feature raises ethical questions about further blurring the intimate lines of personal spaces and relationships. That withstanding, it is understandable that the incumbent arrival of such a feature has caused widespread excitement in the crowdfunding and NGO spaces. Indian cashless payment apps like PayTM have gained exponential popularity in recent years, though they have largely remained a product of the for-profit sector. This has particularly been the case since demonetization and the discontinuation of the 500 and 1,000 Rupees notes occurred in 2016. Rather than risking cash shortages, Indians from large business magnates to street-side vendors began accepting cashless, contactless app-based payments. While research on the wider effects of this rapid transition to 'cashlessness' is currently ongoing, there is enough evidence to note that varying levels of systemic inequalities and disparities have been exacerbated by the change. Silvia Masiero researches vulnerabilities of street-sellers in the aftermath of demonetization, and notes, "...street sellers in India have been... already marginalised, they risk to become more so as a result of inability to cope with a cashless economy... While effects of demonetisation on curbing black money will only be observable in the longer run, the hardship brought on the lives of the vulnerable is sadly visible to the present day" (2017: 14). The Indian NGO sector is similarly precariously navigating through a post-demonetization financial landscape. The following section explores some of these new realities, and how the constant race to keep up with the latest digital technologies can be a grueling endeavor.

9.3: Mobile Friend(ly) or Mobile Foe: The Implications of Constant Technologizing Pressures on 'Modern' Indian NGOs

I recently saw a TV advertisement for a popular weight-loss program; they ended the promotion with a line about how weight-loss isn't a life phase, but 'a complete change in lifestyle'. Though the comparison may sound unorthodox, I find this language useful when describing the effect crowdfunding platforms aim to have on NGOs globally: they don't just want to temporarily help organizations raise flexible funds, they want to change the way NGOs fundraise. In this final section of the chapter, and Section III more broadly, I explore

many of the tangible and intangible implications digital crowdfunding and P2P fundraising has on local Indian NGOs. I acknowledge which changes and adaptations have been largely positive, while also noting many ways the rapid innovation required by platforms—philanthrocapitalist trends generally—have hurt the sector. But perhaps more importantly I examine whether, at their core, individual giving practices have really changed in this era of constant technological evolution. I do so by again invoking the themes that have run throughout Section III around trust, social relationships, and the multiple incarnations of ‘connection’.

As established several times previously, the ambitions of crowdfunding platforms are not wholly altruistic. As Büscher explains, while crowdfunding platforms emerged onto the scene as ‘pioneers for good’ looking to use digital tools to connect individual activists to development causes, “... the characteristics of new media within the contemporary capitalist context forces builders of platforms to focus, first and foremost, on the platform — often regardless of good intentions or objectives” (2017: 166). By helping organizations skew their fundraising strategies towards individual giving, crowdfunding platforms— particularly those like GlobalGiving, LetzChange, and Small Change that work exclusively with NGOs—keep themselves in business. Based on my interviews with 22 Indian organizations that use crowdfunding, coupled with my work experience as a GlobalGiving field representative, I can determine that NGOs are not blind to the capitalist tendencies exhibited by platforms. While NGOs do not enjoy the donation fees employed by several platforms, they understand that in their role as ‘service providers’ platforms often require various sources of income flow. In this same vein, I also noticed many instances of push-back from the NGOs where platform profiteering was concerned. One organization’s director was particularly unhappy with for-profit Indian platforms. They said,

“Apart from GlobalGiving, which has been useful for getting tax benefits for our foreign donors, we’ve really not had any success with crowdfunding—at least not on the Indian platforms. We tried Ketto, we tried Impact Guru and Milaap, but those campaigns were largely unsuccessful despite our efforts. Every week I was receiving phone calls from them asking if I’ve posted the

project on social media, if I've sent it to my contacts on WhatsApp. I started to think 'why should I do that when people can donate to my NGO's account directly'? I'm not just going to direct my donors to these local sites that chop off a fee from the donation to keep their own coffers filled and their investors happy. Listen, I'm Indian— I know everyone out here is just trying to make a buck! But we are a small NGO... we don't have time for that sort of nonsense."

It is worth noting that this particular NGO was one that seemed generally less open to changing their fundraising strategies. Founded by a former investment banker, the organization is largely financed by domestic and international CSR grants gained through the founder's personal and professional connections. Their 'if it isn't broken, don't fix it' method of fundraising, though not uncommon, is also the direct result of a relationship-based funding confidence that is not shared by the majority of small and medium sized NGOs in India. As multiple platforms and the majority of NGOs I researched told me, there is always space for new and improved fundraising strategies. Since many NGOs I interviewed did not have a direct line of contact to wealthy corporate donors, varying their funding streams away from grants was a worthwhile endeavor. Crowdfunding platforms use this need for diversified fundraising strategies as a way to promote 'affective investments'. When explaining this term, Schwittay quotes Kiva founder Jessica Jackley in saying crowdfunding is "'a very interesting tool for connectivity'" (2014: 68). This unveils how the connective, emotionally satisfying nature of contributions made on crowdfunding sites is highlighted by the platforms themselves, and this connectivity is nearly always promoted as a good thing. Conversely, the potential 'debt relations' (Schwittay, 2014) or emotional obligations—in the form of consistent photo and story-based updates from the NGOs to the donors—are left out. In the case of P2P fundraising, the potential social debt of the individual fundraisers is also left out, essentially leaving the various levels of obligation and social cost to the fundraiser unacknowledged.

Megan Moodie calls these connections between donors and recipients (NGOs) mediated by digital platforms 'feelingful ties' (2013: 280), a connection that can often be intentionally or unintentionally exploited through P2P fundraising. By contrast, while traditional grants can

often be awarded to NGOs based on personal relationships between NGO staff and the funding body, the grant-writing process often has little to do with affective bonds. Any NGO grant-writer who has been tasked with creating a logical framework, or 'log-frame', for a project knows that emotive appeals or 'feelingful ties' do not tick the boxes of a successful grant proposal. I have previously shown the two very different skill sets required for NGO personnel to be successful at both grant-writing and crowdfunding. Taking this concern a step further into the P2P models, I argue that P2P fundraising is a further skill required of NGO staff. Therefore, 'crowdfunding' is not simply a fundraising skill in and of itself, but rather a whole set of skills and practices that must be adopted by NGOs to successfully raise money through digital platforms. And while platforms often present this new digital skill set appealingly to their prospective NGO partners, the underlying reality is that crowdfunding is, at its core, simply a more innovative way to mobilize and build on existing forms of social capital. This furthers the marketized narrative I established around P2P fundraising. Though this model is meant to diversify an NGO's fundraising strategy to make them more sustainable, NGO staff are consistently being asked to learn, adapt, and develop new skills in order to keep their organization financially stable. These cycles of innovation, adaptation, and reinvention are also indicative of philanthrocapitalism (Bishop and Green, 2010), a school of thought which features individualism at its core.

Several crowdfunding platforms I researched acknowledged that adapting their fundraising practices to interpersonal, digital models would be onerous and time-consuming. But marketized or not, the belief across platforms is that the NGOs that are best capable of adjusting quickly to a rapidly digitizing world will be the most likely to enjoy funding security in the long-run. As one platform director said,

"So crowdfunding is really just a tool in the toolkit for these local organizations. If you want to be a sustainable NGO in 2020, you need to have diverse funding and a growing base of individual supporters. Generally, I think that the nature of the way the Internet is now, agile mid-sized organizations will be able to adapt to more innovative and modern fundraising methods. The tiny grassroots organizations are the ones who will really struggle. Which I

think is a shame because they are often the ones who are really doing the best work. But I genuinely believe the mid-sized organizations will emerge as the ones who do best, both in crowdfunding and in overall financial sustainability. Because the huge overhead ones are too far removed from the projects and the tiny ones are always in a funding crisis.”

Several aspects of this quote are both illuminating and problematic. One of the most concerning points was that small, grassroots organizations will continue to struggle the most, even in fundraising arenas built to help them. This director seems to (perhaps unintentionally) admit that despite crowdfunding platforms advocating themselves as equalizers where tiny local organizations occupy the same ‘digital real-estate’ space as giant INGOs, overall realities for those small NGOs stay the same regardless. Certainly the agile, forward-thinking mid-sized organizations will no doubt take comfort in their ability to innovate their fundraising strategies. However, the smallest NGOs— the ones the director above claims do the best work on the ground— will remain in a continued state of funding precarity. This reality seems to be both a shortcoming and an oversight on the part of the platforms.

However, a more positive takeaway is the notion of NGOs, large or small, having access to a ‘toolkit’ of digital fundraising skills that will help them appeal to individual donors. As Madianou (2016) notes, the ‘ambient co-presence’ of polymedia, whereby people are constantly directly or indirectly connected to various forms of digital technologies, is a growing trend. With decreasing global digital divides and the ability to connect with people and services all over the world at the touch of a button, potential donors will continue to have rising expectations about the level of connectivity they are afforded to the NGO project and beneficiaries. The donors’ desire to “see where my money is going” has already necessitated a move away from occasional project reports and blind trust. By partnering with crowdfunding platforms, NGOs must now provide consistent high-quality social media updates, regular emails filled with pictures and videos from project sites, and an expectation that any outreach for more information will be responded to swiftly and thoroughly. These increases in visibility and accountability have both positive and negative effects. A positive

result is that this accountability and transparency could make significant strides improving NGO skepticism in places like India. However, there are likely negative effects as well— as Schwittay and Braund write, “This persistent gap between rhetoric and implementation, despite concerted efforts to bridge it, calls into question the ability if ICTs to bring about meaningful participatory development” (2018: 11). In my research, this means that despite crowdfunding platforms aiming to create a more democratized giving space, NGOs that are overburdened by the new responsibilities may feel unable to effectively use the services.

When reflecting on the changeover to digital fundraising, older NGOs I spoke with often reminisced fondly of the ‘snail mail campaign’ era, when organizations would send physical outreach letters to the homes of supporters and receive cheques or cash by mail in return. They admitted that their number of individual donors has substantially increased since switching to digital fundraising avenues. One manager mentioned, “I’ve been in this sector for a long time, I remember sending fundraising letters in the mail and get several cheques back. But we had nowhere near the visibility we have now. People sharing our campaigns on social media and WhatsApp has completely changed how we interact with our individual donors, and the amounts we receive.” 77% of the 22 NGOs in my sample that use platforms reported that crowdfunding— and P2P methods specifically— was successful in improving their individual donor bases. This was reflected in both a higher number of donors and improved relationships with supporters. As established earlier in this chapter, research shows that people trust their friends and family to guide their support of social causes at growing rates. By linking NGO fundraising to naturally existing peer trust bonds, P2P models combine the most successful aspects of traditional individual giving with modern technologies. However, despite crowdfunding platforms often promoting these methods in the most positive light, previous analysis in this chapter makes it clear that significant social costs may be incurred.

After years working in the NGO fundraising space and completing extended academic fieldwork on the topic in multiple countries, I surmise that certain aspects of individual giving will remain constant despite the perennial technological evolutions and innovations. One of these pieces is the necessity of brokers, considering the previously established fact

that most individuals do not form a connection to an NGO or a cause by happenstance. As per Fechter's definition, brokers in these cases are those who "...connect 'local systems' to a 'larger whole'" or powerful figures who are found in the 'fault lines' or connection points within complex relationships (2018: 3). In a world of increasing exposure to the vast array of social and development projects happening around the world, brokers in citizen-aid based models like crowdfunding will always be necessary in the form of platforms and/or volunteers.

These relationships themselves are a critical and enduring aspect of individual giving— now essential in digital P2P models— but also historically invaluable in traditional fundraising campaigns. One might even argue that the only difference between an NGO hosting a gala fundraising dinner and 'Broadcasting' a WhatsApp message to all of their individual donors is the substitution of elegant clothes for technological ease. An argument can be made, particularly in the Indian context, that the physical visibility granted at in-person fundraising events cannot be replicated by donating via WhatsApp. As one platform director reminded me, "Technology, at the end of the day, does not replicate the things we feel when we hear someone talk or watch a good movie. They haven't found a way to replicate human empathy." However, while digital platforms have not yet discovered a way to replicate human emotional responses, P2P fundraising methods show that they have been successful in invoking them. Crowdfunding platforms allow visibility features where donors can 'share' their donations as a social media update, therefore informing their wider audience that they have supported a particular project. Features like these, coupled with services like Facebook's crowdfunding feature and redoubled by the peer pressures incurred by WhatsApp-based fundraising calls, often succeed in compelling individuals to take action. However, since these digital P2P methods have only recently emerged, potential fallouts and social debts have yet to be fully assessed.

To conclude this chapter, I argue that the overall end goal of NGO individual giving has remained consistent throughout recent history, despite frequent evolutions in technology and digital spaces. Even the wider practices of mobilizing existing intimate relationships, creating trust through connections and transparency, and accruing social capital have

endured throughout the modern era of NGO fundraising. However, the practical mechanisms by which these P2P-based methods are carried out have changed over time, most rapidly in recent years. With the increasing push towards modernization, digitization, and innovation, NGO staff are tasked with the enormous responsibility of maintaining their existing capabilities as fundraisers while simultaneously learning to translate those skills onto online spaces. In the upcoming Conclusion, I will tie-in how these realities coincide with the broader themes established not only here in Section III, but in this thesis more generally.

Conclusion: The More Things Change, The More They Stay The Same

I was recently presenting a chapter from this thesis at a conference in the UK, when a well-known panelist asked me quite a daunting question: “These crowdfunding platforms seem quite disruptive to the status quo, but are they *actually* changing anything?” After taking a moment to calm my heart rate, realizing that what they were really asking is “Are platforms truly changing the NGO landscape in India” and not “Is your entire research project even useful or valid?”, I recognized the magnitude of the question itself. In an environment where crowdfunding platforms are constantly encouraging local NGOs to change, adapt, and innovate their approach to fundraising— in addition to perennially changing, adapting, and innovating themselves— are they actually changing anything in the development sector? From the outset, this thesis aimed to answer several aspects of this question, particularly in regard to platforms’ relationships with and effects on NGOs.

In this conclusion, I allude to the popular adage “the more things change, the more they stay the same”. While this phrase has been used in countless situations, for the purpose of analyzing Indian NGOs and their relationship with crowdfunding, I contextualize the saying as a blend of the old and the new. I conclude this work by first categorizing my findings into several broad themes. The first is that of intimate technologies, a term I have coined to describe the multiple levels of social, digital, and financial brokerage that interact through interfaces like crowdfunding platforms. In order to best leverage these features, platforms train NGO staff to digitally recreate existing interpersonal connections and continue building their online skills. The second theme tackles the entangled connections between crowdfunding and philanthrocapitalism, where I conclude that crowdfunding platforms, despite their intended egalitarianism, are nonetheless symptoms of a continuous marketization of the development sector. This leads to the third major theme of my research around the harnessing and brokering of social capital for fundraising purposes, particularly P2P fundraising in the Indian case. The final theme encapsulates the enduring ‘afterlives of development’ (Rudnykyj and Schwittay, 2014), where I close this thesis with a brief

discussion of what changes crowdfunding platforms have produced in the development sector, and what has remained the same all along.

The Intimacy of Modern Technologies

In this thesis, I have originated the concept of ‘intimate technologies’, drawing on research about the affective and personalized aspects of crowdfunding platforms (Schwittay, 2014; Moodie, 2013), the search for connections through citizen aid (Fechter, 2018), and the connections between digital and social capital (McKay and Perez, 2019). In coining this term, I discussed how various new media— including crowdfunding platforms— have embraced the fast-paced digital nature of modern social interactions, while simultaneously attempting to recreate the human relationships and connections online. A key aspect of intimate technologies is the impact they have on an NGO’s ability to raise funds online from individual donors. While many platforms claim a lack of access to technology and digital skills as the most prominent barrier to effective crowdfunding, the findings in this thesis demonstrate that the issue is far more complex. Even in situations when an organization has ready access to the internet and employs staff proficient in digital skills, there are many more affective and social elements involved in successful crowdfunding.

As noted in Sections II and III, the social capital of individual staff members at an NGO plays an integral role in crowdfunding. While crowdfunding models have become increasingly popular globally over the last decade, in the case of NGOs they still usually favor organizations with better digital capacities and well-connected staff members. NGOs with higher digital capacities increase their ability to create compelling digital stories and strong social media marketing campaigns, and those with well-connected staff will have a more prolific individual donor base. Platforms rely on the ability of NGOs to leverage these existing social bonds, and broker the shift in turning social contacts into digital donors. Despite the necessity of this often onerous task, the platforms I researched rarely acknowledged the social pressures and social costs incurred by the NGO staff as a result of crowdfunding. This demonstrates that the underlying intimacies required for digital crowdfunding to be

successfully realized by NGOs has not yet been adequately recognized by the platforms themselves.

In the face of this nuanced relationship between technology and the intimacy of existing social connections, the Indian NGOs I researched were consistently eager to learn new skills and attract donors despite the high up-front time and resource costs. The majority of organizations claimed expansion of their individual donor base as a key fundraising priority for the 2019 – 2020 fiscal year. This proves that while inequalities in human resource capacities, digital skills, and social capital will continue to affect the way NGOs crowdfund, there is a pressing need to diversify their funding away from traditional grants. More research is therefore needed on the long-term effects of crowdfunding on NGO fundraising, and how these intimate technologies interact with and weave through digital and social interactions.

Crowdfunding as Philanthrocapitalism

Another major finding from this research is that crowdfunding reflects many features of philanthrocapitalism. I readily admit that while working for GlobalGiving and The Branch Foundation, I was not aware of the overarching challenges presented by marketizing, innovating, and individualizing NGO fundraising models. Through this research, I assumed the role of an ‘insider-outsider’ (Maykut and Morehouse, 1994) in a world I thought I fully understood. In doing so, the entrenched nature of private sector ideologies became clearer. By using Bishop and Green’s (2010) definition of philanthrocapitalism as the blending of successful business practices with the international development sector, I have now firmly situated crowdfunding within philanthrocapitalist discourse and practice. While crowdfunding does not incur as many direct criticisms as the philanthrocapitalism of the world’s elite, the focus on competition among NGOs, the persistent need to digitally brand and market projects, and the onus put on individual fundraisers are all draining on staff resources and capacity. Therefore, I argue that while blurred lines between the business and development sectors are inevitable, my research demonstrates the myriad reasons why we

should remain critical of philanthrocapitalist modes of fundraising for NGOs both in India and more globally.

This thesis also demonstrates that the same innovative, philanthrocapitalist features of crowdfunding platforms that organizations enjoy— direct digital interaction between donors and projects, greater flexibility of funding received— also enhance the fetishism of technology ascribed to by NGO staff. This fetishism leads to assumptions that the technology itself does the work of acquiring new donors for an NGO. As such, I have established in Chapters 6 through 9 that while the platforms aim to be egalitarian and supportive fundraising spaces, they still mask the considerable levels of invisible labor, time, and skill that must be leveraged to crowdfund effectively. Hence, they hide the uneven ability of NGOs to engage successfully with crowdfunding. Moreover, rather than generating new social connections, and hence donations, the technology itself merely enables NGOs to nurture and mobilize their existing social capital in an online and digital space. Much like the magical ‘invisible hand’ that guides neoliberal constructs of the financial market, the fetishizing of technology to accomplish enormous feats in development through ICT4D (Heeks, 2010) is similarly problematic. As my data has shown, the human resource cost of crowdfunding is at times unaffordable for local NGOs. In most cases, organizations must create an appealing ‘sexy’ project for a platform, then market it on various new media portals, and finally mobilize a wide network of P2P fundraisers through their existing social capital. These necessary practices demonstrate that even with access to digital tools, the social and labor burdens of competitive crowdfunding models become obscured by the technical mask of a digital platform.

Furthermore, while the word ‘free’ is often used to describe various aspects of the crowdfunding process— as in the free capital of philanthropic funds or the free use of the platforms for NGOs— my research proves that crowdfunding is in fact not a free process when the invisible labor, financial costs, and social capital are considered. This serves as a reminder that costs to organizations come in many forms, not just those that are financial. Platforms have had noted success in moving towards a more egalitarian fundraising space for NGOs, but the pervasive effects of market-based models remain entrenched in the ethos

of digital crowdfunding and micro-philanthropy. While the hiding of labor costs within the technology is a major concern for crowdfunding platforms, it is also a growing issue for ICT4D more generally, with the persistent need for innovation, new digital skills, and more efficient service provision being a constant challenge for development actors.

Digital Social Capital and Peer-to-Peer Fundraising

The third overarching theme that emerged during my research encompasses the relationship between crowdfunding, social capital— particularly digital social capital— and peer-to-peer (P2P) fundraising models. This theme is specifically relevant in India, where the lines between trust, interpersonal relationships, and digital social capital become further entwined by the day. As my data has shown throughout Sections II and III, NGOs must rely on the social networks of their collective staff when planning an effective crowdfunding strategy. The wider an organization's social reach, the higher their chances of successful crowdfunding. While P2P fundraising models were not specifically mentioned by GlobalGiving during my research, all four Indian platforms reported promoting them to their NGO partners. In this sense, my research not only adds to the limited body of literature on P2P models (Castillo et al, 2015; Miller, 2009), but it further demonstrates how NGOs are tailoring their fundraising strategies for their various donor audiences.

With the increasingly prominent use of social media platforms like Facebook and messaging apps like WhatsApp, Indian platforms encourage their local partner NGOs to make use of these various digital interfaces when running crowdfunding campaigns, particularly by turning their current supporters into P2P fundraisers. As evidenced in Chapters 8 and 9, an organization's existing social capital quickly becomes digital social capital (McKay and Perez, 2019) when social media is involved. Social apps are ideal for P2P fundraising models, as they allow NGO staff to easily leverage their existing social connections and convert these into potential supporters. However, the social costs of financializing interpersonal relationships seemed a significant oversight on the part of platform staff. As WhatsApp and Facebook begin providing payment gateways to users in India, additional research will be

required to analyze the impacts of the various forms of social cost and social pressure that emerge from crowdfunding platforms recommending these avenues to their NGO partners.

Indian P2P models also demonstrate the double and triple levels of socio-technical brokerage facilitated by crowdfunding platforms. While all platforms regularly engage in double brokerage— linking the donors, NGOs, and project beneficiaries via the platform itself— Indian P2P models create a unique circular form of triple brokerage. The three forms of brokerage happen between 1) the crowdfunding platform brokering the relationship between the donor and the NGO, 2) the NGO as a broker between the fundraising platform and their project beneficiaries, and 3) the brokerage between the P2P fundraisers and their social networks. In this sense, my research not only contributes to existing research on brokerage (Lewis and Mosse, 2006; Fechter, 2018), but also demonstrates various ways socio-technical brokerage happens when NGOs use intimate technologies like crowdfunding platforms.

‘Afterlives of Development’: The More Things Change...

And so I end back at the beginning, asking the question of what has changed in NGO fundraising since crowdfunding platforms rapidly emerged onto the international development scene over the last two decades. As Rudnyckyj and Schwittay (2014: 7) note, old resonances from former development practices “prowl about like a specter” even in their afterlives, when newer, innovation-driven models have come to the forefront. Without question, there are elements of transformative change stemming from the rise of crowdfunding. These platforms are an exclusively digital medium. While this can be an exclusionary aspect for many small or remote NGOs, platforms like GlobalGiving have considerably improved the ease with which an individual can make a micro-philanthropic contribution to projects worldwide. Furthermore, Indian platforms in my research provide a digital fundraising space to help local NGOs become less dependent on traditional aid. The nature of crowdfunding platforms is also undeniably unique, with their ability to harness the intimate capabilities of modern technology and use these new digital capacities to broker connections that were once impossible. The NGOs themselves most enjoy this aspect of

crowdfunding, noting the added benefits of being increasingly visible, marketable, and connected to a wider global audience.

Though there are noted changes that crowdfunding platforms have created for the NGOs I researched, the wider consensus is that the practice of NGO fundraising remains very much business as usual. While crowdfunding is innovative and exciting, the organizations I studied still reported heavy dependence on traditional forms of aid such as grants and CSR funds. Even those NGOs that used crowdfunding successfully only generate an average of 10-15% of their revenue through platforms and individual giving. My findings show that moving away from traditional forms of aid will be a difficult task for organizations to accomplish, particularly those who have historically built their operational models around grant-based funding. For this reason, for now crowdfunding remains— as GlobalGiving staff noted— a tool in the overall toolkit of NGO fundraising rather than a sweeping overhaul alternative to traditional grants.

From the perspective of crowdfunding platforms themselves, many staff— particularly the founders— do see themselves as visionaries looking to “shake up” the international development sector. And I tend to agree. The founders of the platforms in my research came from a wide variety of backgrounds— finance, technology, informatics, journalism, public service— but few came directly from the mainstream international development sector. This reality interests me because it highlights and represents an infusion of new ideas, practices, and experiences into the international development space. While there are enormous hurdles yet to overcome to truly transform the cumbersome bureaucratic processes of international aid, I believe that attempting new ways of addressing old needs is a promising start. While platforms are in no way *the* solution to all of the world’s problems, as long as their limitations are recognized and addressed, fusing elements of crowdfunding with existing successful development practice may be a considerable step forward.

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Appendices

Appendix A: *Approval form from the University of Sussex to conduct my fieldwork in the United States, United Kingdom, and India.*



Social Sciences & Arts C-REC
c-recss@admin.susx.ac.uk

Certificate of Approval	
Reference Number	ER/SB756/1
Title Of Project	The Marketization of Philanthropic Aid: An Analysis of Philanthrocapitalism, Crowdfunding, and Non-Governmental Organizations in India
Principal Investigator (PI):	Shonali Ayesha Banerjee
Student	Shonali Ayesha Banerjee
Collaborators	
Duration Of Approval	3 years, 1 month, 23 days
Expected Start Date	27-Jul-2016
Date Of Approval	27-Jul-2017
Approval Expiry Date	19-Sep-2020
Approved By	Ana Pereira
Name of Authorised Signatory	Liz McDonnell
Date	27-Jul-2017

Appendix B: *Participant information sheet that was provided to all individuals involved with my research both via email and in-person during interviews.*



PARTICIPANT INFORMATION SHEET

Study title

The Marketization of Philanthropic Aid: An Analysis of Philanthrocapitalism and Crowdfunding on Non-Governmental Organizations in India

Invitation paragraph

You are being invited to take part in a doctoral research study. Before you decide whether or not to take part, it is important for you to understand why the research is being done and what it will involve. Please do take time to read the following information carefully.

What is the purpose of the study?

The purpose of this study is to analyse two different funding models, philanthrocapitalism and crowdfunding, and their effects on local NGOs in India. My intention is to compare these two funding models to mainstream aid funding, and also to each other. I will garner information about how these funding models are affecting the operations of these local organizations and how successfully local projects are being implemented as a result of philanthropic and crowdfunded funding. I will further analyse the deeper motivations for Indian philanthropic giving, including why the donors give to particular projects or organizations.

Why have I been invited to participate?

You and your organization have been chosen to take part in this project because of your direct link to the funding models (philanthrocapitalism and crowdfunding) under study. In addition to you and your organization, approximately 80 other people from 30 other organizations will also be asked to participate in the study.

Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part you will be given this information sheet to keep and be asked to sign a consent form. If you decide to take part you are still free to withdraw at any time and without giving a reason.

What will happen to me if I take part?

If you agree to participate, I will ask you a series of questions in an interview format and document your responses. With your permission, I will use an audio-recorder to record our interview. The interview should take approximately 1 hour but could run longer based on the length of your responses. Additionally, I will spend 2 or 3 business days with your organization observing day-to-day operations. During this time I will be recording notes on your fundraising practices, organizational structure, and programs.

What are the possible benefits of taking part?

By taking part in this study, you will be contributing to the understanding of how philanthrocapitalism and crowdfunding are affecting and impacting NGOs in India. During this time, I will be asking you questions about your funding models and fundraising strategies. It will therefore be an opportunity for you to more deeply analyse your organization's practices, and potentially learn to use these funding models more effectively.

Will my information in this study be kept confidential?

The information I collect here will be kept confidential at all times. All names of organizations, locations, job titles, and personal names will be changed in the interest of ensuring the anonymity of my participants. The data will be kept securely on a computer which is password protected.

What should I do if I want to take part?

If you wish to take part, please inform me directly of your consent by filling out the attached Research Consent Form and sending it back to me at the email address provided below or completing it and giving it to me on the day of our interview. After receiving your consent form, I will schedule a time to conduct the visit of your organization and our interview.

What will happen to the results of the research study?

The results of the research will be used in the writing of the final thesis for my doctorate in International Development at the University of Sussex. The thesis will be made available on the university website upon completion between 2019 and 2020 should you care to view it.

Who is organising the research?

I have personally organized this research project as a doctoral candidate in the School of Global Studies at the University of Sussex where I am based in the Department of International Development. This research project has been designed under the supervision of Dr. Geert De Neve and Dr. Anke Schwittay.

Who has approved this study?

This research project has been approved through the University of Sussex ethical review process.

Contact for Further Information

Should you require any further information, please contact me at sb756@sussex.ac.uk or if you have any concerns about the way in which the study has been conducted, please contact my supervisors Dr. Geert De Neve and Dr. Anke Schwittay at g.r.de-neve@sussex.ac.uk and a.schwittay@sussex.ac.uk respectively.

****University of Sussex has insurance in place to cover its legal liabilities in respect of this study.****

Thank you for taking the time to read this information sheet.

Date

16 May 2017

Appendix C: *Interview consent form signed by all participants in my research.*



CONSENT FORM FOR REASEACH PROJECT PARTICIPANTS

PROJECT TITLE: The Marketization of Philanthropic Aid: An Analysis of Philanthrocapitalism and Crowdfunding on Non-Governmental Organizations in India

By Shonali Ayesha Banerjee

Doctoral Candidate in International Development

I agree to take part in the above University of Sussex research project conducted by Shonali Banerjee. I have had the project explained to me and I have read and understood the Participant Information Sheet, which I may keep for records. I understand that agreeing to take part means that I am willing to:

- Be interviewed by the researcher
- Allow the interview to be video recorded / audio recorded
- Make myself available for a further interview should that be required

I understand that any information I provide is confidential, and that no information that I disclose will lead to the identification of any individual in the reports on the project, either by the researcher or by any other party.

I understand that my participation is voluntary, that I can choose not to participate in part or all of the project, and that I can withdraw at any stage of the project without being penalised or disadvantaged in any way.

I consent to the processing of my personal information for the purposes of this research study. I understand that such information will be treated as strictly confidential and handled in accordance with the Data Protection Act 1998.

Name: _____

Signature _____

Date: _____

Appendix D: *Sample questions prepared ahead of fieldwork in June 2017. These questions were specifically meant for crowdfunding platforms and were adjusted for the NGO participants.*

Guiding Questions for Interviews with Platforms

Guiding Interview Questions

Crowdfunding in the International Giving Space:

- What are the key differentiating factors between crowdfunding and charitable giving in general?
 - o Since many charities do receive funding from multiple sources and actively fundraise, how is crowdfunding offering something different from the fundraising norm?
 - o What types of projects usually are best fit for crowdfunding? Are there particular campaigns that are consistently successful due to the model?
- What are the reasons behind the rise in popularity of crowdfunding globally, particularly for charitable causes?
 - o Is this rise in popularity motivated by the donors or the recipients?

Crowdfunding and the Marketization of Philanthropic Giving

- Please describe the current process of joining GlobalGiving as a partner organization (Open Challenge process)
 - o How has this competition based model been received by the local partners?
 - When recruiting local partners, how is the Open Challenge explained?
 - o How was the Open Challenge process designed and how has it changed since its first implementation?
- Where does GlobalGiving fit into the conversation on philanthrocapitalism?
 - o Are GlobalGiving's mission and vision tied into market-based principles?
 - GlobalGiving was originally called "Development Marketplace", what are the effects of creating an "online shopping" kind of atmosphere on local partners and donors?
 -

Donor Analysis

- Who are GlobalGiving donors?
 - o Are their key demographics? If yes, do you find that partner organizations market their projects to these target donor demographics?
 - o What are the donor expectations when they donate to a project via GlobalGiving?

- Why do donors give through GlobalGiving?
 - Are certain causes/ campaigns/ regions of the world more popular with donors than others?

Local Partner Analysis

- Generally speaking, what are the key benefits of using GlobalGiving for your local partners?
 - Do local partners generally report that their donor base has expanded as a result of joining GlobalGiving?
- Since GlobalGiving is an entirely digital platform, what types of organizations are best suited to be a GlobalGiving partner?
 - What types of trainings does GlobalGiving provide for partners?
 - What types of roles at partner organizations are best suited to being GlobalGiving program leaders (i.e. program leaders, fundraisers, etc.)?
 - Have organizations had to allocate specific staff members to handle GlobalGiving fundraising responsibilities?
 - What costs are partners facing?

Marketing and Branding

- From a marketing perspective, what is GlobalGiving's image?
 - What are key factors of how GlobalGiving has cultivated its image globally?
 - What differentiates GlobalGiving's marketing and communications from those of other charities?
 - What are the most successful or well-received aspects of GlobalGiving from a marketing perspective?
- How does GlobalGiving use marketing to attract donors?
 - Conversely, how does GlobalGiving use marketing to attract new partners?
- What types of marketing and communications trainings are provided for partner organizations?
 - Are there marketing consistencies among the most successful projects on GlobalGiving?
 - How large of a role does active social media presence play in project success?
- How has effective storytelling impacted GlobalGiving and its partners?
 - What is the GlobalGiving storytelling project?
 - What types of emotional appeals/ relationship building efforts are usually the most successful between partners and donors?

